SUSTAINABILITY REPORT 2025

CIMB GROUP HOLDINGS BERHAD

ADVANCING

CUSTOMERS & SOCIETY

EMPOWERING OUR CUSTOMERS

Mobilised RM39.8 billion in Green, Social, Sustainable Impact Products and Services

SECURING OUR FUTURE

Four out of six sector-specific 2030 interim Net Zero targets are tracking in line with their reference scenarios

DRIVING PURPOSE THROUGH ACTION

Invested RM28.7 million and contributed over 200,000 volunteer hours in communities

SCHOLARSHIP
Coffee

Cover Rationale

Advancing Customers and Society
Advancing Customers and Society is more than a theme. It is CIMB's purpose in action. As a leading ASEAN bank, we believe true progress is achieved when economic growth and social well-being advance in tandem. This backdrop highlights our strategic priorities and actions in creating lasting value, not only through strengthening the markets we operate in, but also in uplifting the communities we serve.

The cover design reflects our purpose through a panoramic composition of iconic landmarks from our key ASEAN markets. These visuals symbolise CIMB's deep-rooted presence and the interconnected strength of the region. The imagery represents the broader macroeconomic landscape that we actively help to shape, while the expansive horizon signals a forward-looking era defined by opportunity, resilience and shared growth.

The narrative then moves from the region to the people featured across the inside covers, who form the fabric of our communities and are placed at the heart of our story. The inclusion of students, professionals, small business owners and families from across ASEAN, signifies the diversity of our communities and the breadth of our impact. This human-centred perspective reinforces our commitment to delivering digital, inclusive and sustainable solutions that empower every segment we serve, positioning CIMB not merely as a financial institution, but as a force for positive societal impact.

Unified Visual Identity
While each report serves a distinct purpose, all are unified by a cohesive visual language that reflects an integrated Group strategy. The Integrated Annual Report employs CIMB's primary red to convey leadership, confidence and corporate strength. The Financial Statements adopt a clean, professional aesthetic that underscores transparency, clarity and fiscal discipline. The Sustainability Report reinforces our commitment to environmental stewardship, responsible banking and the delivery of our Economic, Environmental and Social (EES) ambitions.

Reducing the Environmental Impact of this Integrated Annual Report

We have taken steps to manage and minimise the environmental impact of this report and the processes involved in producing it.

Printing reports requires paper, which depends on responsibly managed forest resources. Did you know that, globally, the equivalent of a football field of forest is lost every one or two seconds?

You can help by downloading the soft copy of CIMB's Integrated Annual Report, Financial Statements and Sustainability Report, instead of requesting a hard copy.

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This Sustainability Report presents a clear and balanced overview of our sustainability performance. For more comprehensive data and additional figures, please refer to our Performance Data Supplement

69th Annual General Meeting

Grand Ballroom, First Floor,
Sime Darby Convention Centre,
1A Jalan Bukit Kiara 1, 60000 Kuala Lumpur,
Wilayah Persekutuan Kuala Lumpur, Malaysia

Wednesday, 29 April 2026 10.00 am

Our reports, awards, directory, news releases and investor updates are available on our corporate website at **www.cimb.com**

FEEDBACK AND REVIEW FOR CONTINUOUS IMPROVEMENT

We welcome feedback, questions and suggestions on how we can further enhance the clarity and usefulness of our sustainability disclosures. Your insights help us improve how we communicate our progress and impact.

Please contact:
Ms Luanne Sieh
Group Chief Sustainability Officer
sustainability@cimb.com

About
The CIMB Group
Sustainability Report

The CIMB Group Sustainability Report 2025 provides a clear and balanced account of our progress in addressing today's most pressing economic, environmental and social challenges. It outlines how we have managed our key priorities, the results achieved and areas identified for improvement. We also highlight key lessons learned and how these inform our next phase of action.

This report complements the CIMB Group Integrated Annual Report 2025, with additional information available in the Performance Data Supplement and the Sustainability section of our website, providing a comprehensive view of our ongoing commitment to responsible business and long-term value creation.

COMPLEMENTARY RESOURCES

This report is designed to be concise, accessible and easy to navigate, with direct links to related resources:

- Visit CIMB or relevant websites for more information
- Jump to specific sections within the CIMB Integrated Annual Report and Sustainability Report 2025
- Link to the Performance Data Supplement, containing our detailed data disclosures
- Go back to the Previous Page
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- Jump to the Contents Index

SCOPE AND REPORTING BOUNDARY

This report covers the period from 1 January 2025 to 31 December 2025, unless otherwise stated, and includes CIMB Group's Principal Activities as defined in the financial statements. The entities, assets and operations covered in this report are consistent with those included in the Group's financial statements.

The Group primarily applies the operational control approach to define its organisational boundary for operational emissions management, covering assets and activities over which CIMB has full authority to implement its operational policies. In addition, supplementary greenhouse gas (GHG) emissions information based on the financial control boundary is provided to enhance transparency and comparability with the Group's financial statements.

Where feasible, we have presented four years of comparable data to enable meaningful year-on-year comparisons. The report follows the principles of balance, comparability, clarity, completeness, reliability and accuracy, reflecting our commitment to transparency and accountability. Our previous report was published in March 2025.

CONNECTIVITY WITH FINANCIAL STATEMENTS

This report should be read in conjunction with the Group's consolidated financial statements, prepared in accordance with the Malaysian Financial Reporting Standards (MFRS), International Financial Reporting Standards (IFRS) and the requirements of the Companies Act 2016 in Malaysia. The report covers the financial year ended 31 December 2025 and is aligned with the reporting period of the consolidated financial statements. The presentation currency of the sustainability-related financial disclosures is Ringgit Malaysia (RM), consistent with the presentation currency used in the consolidated financial statements.

REPORTING STANDARDS: A CLEAR AND BALANCED ACCOUNT FOR STAKEHOLDERS

We aim to provide meaningful and transparent information that supports informed decision-making. The CIMB Group Sustainability Report 2025 has been prepared in line with recognised best practices and reporting standards and adheres to applicable local and international guidelines and frameworks, including:

- Global Reporting Initiative (GRI) Standards 2021 (refer to pages 152 to 159)
- IFRS Sustainability Disclosure Standards as issued by the International Sustainability Standards Board (ISSB), in line with Bursa Malaysia's Main Market Listing Requirements (MMLR) (refer to pages 160 to 163)

The prescribed table required under the MMLR has been included in the Performance Data Supplement of this report. Additionally, relevant disclosure topics under the Sustainability Accounting Standards Board (SASB) standards have also been referred to and considered in preparing this report.

In preparing this report, the Group has applied permitted transition reliefs allowed under both the IFRS Standards and the MMLR:

- Relief to disclose information on only climate-related risks and opportunities (in accordance with IFRS S2) and consequently apply the requirements of IFRS S1 only insofar as they relate to the disclosure of information on climate-related risks and opportunities. In applying this relief, we are not required to disclose comparative information in the first annual reporting period
- Relief to focus on providing climate-related disclosures for principal business segments
- Relief to not disclose Scope 3 GHG emissions (IFRS S2 Paragraph C4(b)), except for categories already required by applicable entities' respective regulators

RELIABILITY: ASSURANCE OF QUALITY

We continue to strengthen the quality and credibility of our sustainability data through the following measures:

- Selected sustainability indicators have been independently assured by PwC Malaysia, in accordance with the International Standard on Assurance Engagements (ISAE) 3000. PwC's statement of assurance can be found on pages 164 to 166
- Our internal audit team has reviewed additional selected indicators for accuracy and completeness

We are progressively expanding the scope of assurance to strengthen data reliability and transparency.

DISCLAIMER

This Sustainability Report is based on information, estimates and assumptions available at the time of publication. CIMB Group does not undertake to update the content or notify readers of any changes. Sustainability performance and outcomes may differ over time as regulatory requirements and internal frameworks develop. This report is provided for informational purposes only and does not create any legal obligations. While we strive to ensure accuracy and completeness, CIMB Group does not guarantee the adequacy, accuracy or completeness of the information contained herein. Readers are advised to conduct their own independent assessment when interpreting and analysing this report.

Judgements and Uncertainties: *The preparation and presentation of this Sustainability Report involves applying judgements to determine what information is relevant, reliable and useful to disclose. This includes interpreting reporting requirements and making informed decisions in areas where the standards allow flexibility. Where applied, these judgements are discussed in the relevant section of this report.*

Forward-Looking Statements: *This Sustainability Report contains forward-looking statements, including statements about sustainability ambitions, goals, targets, strategies and plans. These statements are based on current expectations and assumptions about future events, trends and uncertainties, and actual results may differ materially from those expressed or implied. Forward-looking statements are identified by terms such as "aim", "expect", "intend", "plan", "target", "commit", "will", "may" and similar expressions. These statements are subject to risks, uncertainties and other factors beyond the Group's control that could cause actual outcomes to differ materially. Readers should not place undue reliance on forward-looking statements, and the Group undertakes no obligation to update such statements unless required by law.*

Use of Third-Party Information: *Certain information in this Sustainability Report, including data, metrics, estimates and references to external benchmarks, is derived from third-party sources and published materials. While the Group has exercised reasonable care in selecting and presenting such information, the Group has not independently verified all third-party data and makes no representation as to their accuracy or completeness. Use of such information is subject to the original sources' terms, limitations and methodologies.*

CIMB at a Glance

As an ASEAN bank, CIMB Group continues to drive progress and shared prosperity across the region — empowering individuals, businesses and institutions to thrive.

Since establishing CIMB as an ASEAN universal bank in 2006, we have built a strong and connected presence across 10 markets, anchored by our purpose of Advancing Customers and Society. From our headquarters in Kuala Lumpur, we have grown into a trusted financial partner with over 33,000 #teamCIMB employees serving over 30 million customers across ASEAN and beyond.

Our retail and institutional customers:

Over 30 million

Our self-service access points:

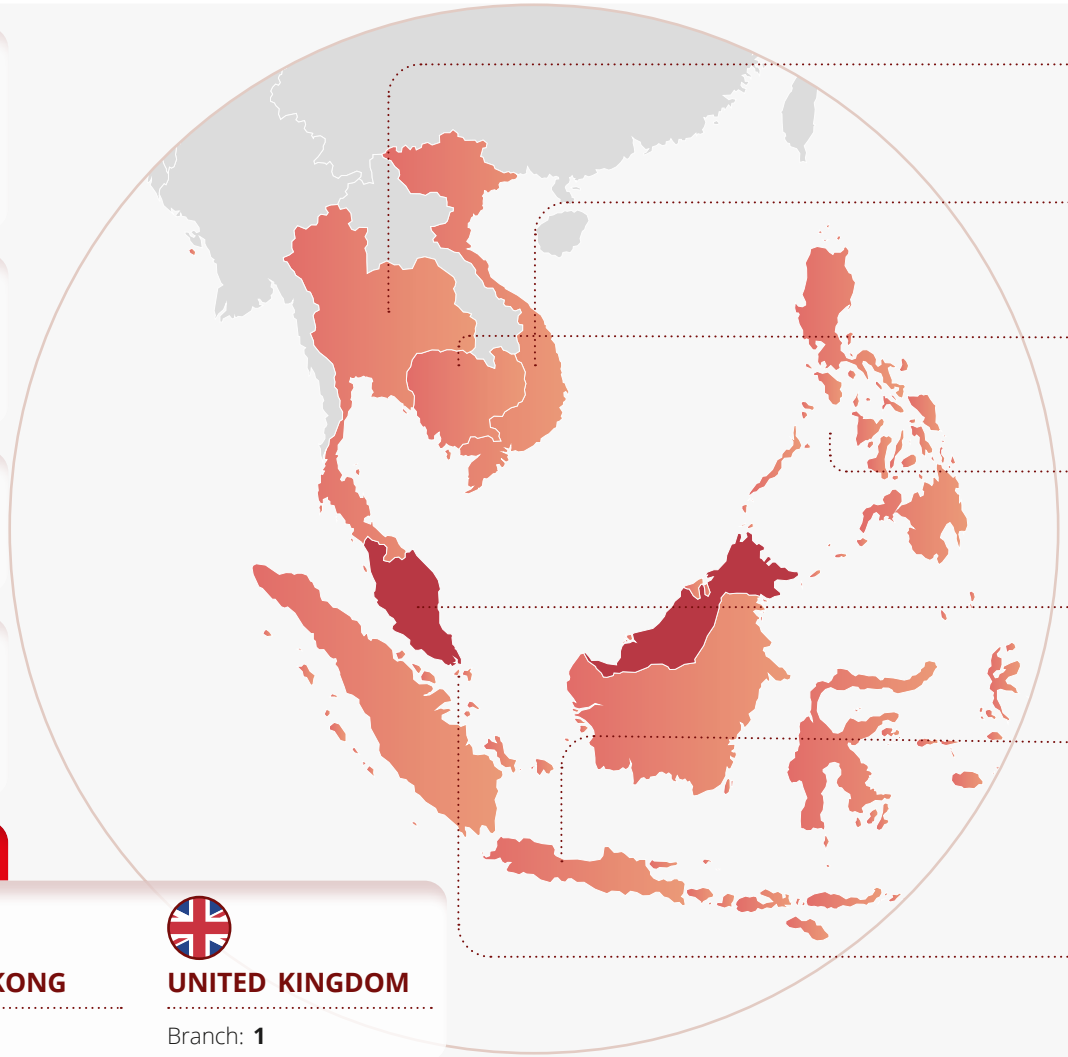
5,590

Our branch network:

576

Our workforce:

Around 33,000



THAILAND

Branches: **46**
Established: **2009**

VIETNAM

Branches: **2**
Established: **2016**

CAMBODIA

Branches: **14**
Established: **2010**

PHILIPPINES

Representative Office: **1**
Established: **2018**

MALAYSIA

Branches: **217**
Established: **2006 (CIMB Group)**

INDONESIA

Branches: **292**
Payment and Cash Centres, Digital Lounges and Mobile Cash Vans: **83**
Established: **1955**

SINGAPORE

Branch: **1**
Established: **2009**

OTHER MARKETS

SHANGHAI

Branch: **1**

HONG KONG

Branch: **1**

UNITED KINGDOM

Branch: **1**

OUR BRANDS

CIMB BANK

CIMB Bank is the Group's Commercial Banking arm in Malaysia, with subsidiaries and branches in Thailand, Cambodia, Vietnam, Singapore, the Philippines, the United Kingdom and China.

CIMB INVESTMENT BANK

CIMB Investment Bank is a multiple award-winning investment banking business offering a full suite of financial advisory solutions including project financing, debt and equity capital markets and mergers and acquisitions. With a deep-rooted presence across Malaysia, Indonesia, Singapore and Thailand, we continue to pioneer and shape the financial landscape of Southeast Asia.

CIMB ISLAMIC

As the Group's Islamic banking franchise, CIMB Islamic offers a comprehensive range of Shariah-compliant products and services, operating in tandem with the Group's conventional banking network.

Regional Banking

CIMB NIAGA

CIMB Niaga serves as the Group's Indonesian banking franchise, providing a wide range of conventional and Shariah-compliant financial solutions through the largest Shariah Business Unit (UUS) network nationwide.

CIMB THAI BANK

CIMB Thai represents the Group's presence in Thailand's banking sector. Publicly listed on the Stock Exchange of Thailand, we are the eighth-largest bank in Thailand by assets.

CIMB BANK PLC

CIMB Cambodia is the Group's banking franchise in Cambodia, offering a wide range of banking products and services to individuals, businesses and corporates.

CIMB BANK VIETNAM

CIMB Vietnam is the Group's first digital banking franchise, established in 2016 to serve the growing demand for innovative and accessible banking solutions in Vietnam.

DELIVERING IMPACTFUL SOLUTIONS THROUGH OUR BUSINESS UNITS

Consumer Banking

Provides a comprehensive range of banking solutions for individuals and small businesses across the region, supporting diverse financial needs and strengthening the Group's retail presence.

Products and Solutions: Deposits, loans and financing, credit cards, wealth management and investments, bancassurance, remittance and foreign exchange.

CIMB Digital Assets

CIMB Digital Assets comprises CIMB's portfolio of digital businesses and ventures, which today includes Touch 'n Go and TNG Digital (collectively Touch 'n Go Group), as well as CIMB's digital banking businesses in the Philippines and Vietnam. In addition to driving strategy, growth and overseeing the execution of these businesses, our focus extends towards spearheading value creation of CIMB's investments in these franchises through equity and non-equity partnerships.

Commercial Banking

Delivers customised financial and cash management solutions, supporting businesses of all sizes, including sole proprietorships and partnerships, mid-corporates and small and medium-sized enterprises (SMEs) across the region.

Products and Solutions: Credit and financing facilities, cash management, trade finance, treasury and structured products.

Transaction Banking

Provides a broad range of solutions including digital banking for SMEs, multinationals, government agencies and financial institutions across the region, enabling seamless payments and efficient cash management.

Products and Solutions: Cash management, trade finance, supply-chain financing solutions, online banking and securities services.

Wholesale Banking

Offers end-to-end services to assist large corporations, institutions, multinationals, conglomerates and governments to meet their strategic aspirations while contributing to regional economic progress.

Products and Solutions: Capital market fundraising, corporate advisory services, mergers and acquisitions (M&A), cash management and financing solutions, traditional trade and capital expenditure financing, structured trade, value-chain, structured investments, risk management, fixed income, currency and commodities.

Islamic Banking

Offers an extensive range of Shariah-compliant financial services, to meet the diverse needs of retail, commercial, corporate and institutional clients across the region.

Products and Solutions: Shariah-compliant solutions across Consumer Banking, Commercial Banking, Wholesale Banking, Islamic capital markets and solutions for Islamic wealth including investments and bancatakaful.

For a review of each business pillar, please refer to pages 99 to 121 of our Integrated Annual Report.

Sustainability Progress Report by Group Chairman, Chairperson of BGSC and Group CEO

Staying the Course in a Changing World

Progress is rarely defined by a single decision or moment. More often, it is built through consistent choices, clear priorities and disciplined execution over time.

2025 was a year of meaningful milestones. We mobilised capital towards sustainable and inclusive outcomes, advanced our work on nature and biodiversity and completed our first Human Rights Saliency Assessment to better understand where our greatest impacts lie. These steps reflect steady progress and strengthen our foundation for the next phase of our strategy.

With its first year now underway, Forward30 sets the direction for the next stage of our journey. The six-year roadmap builds on the achievements of Forward23+ and focuses on three priorities: empowering our customers to transition through sustainable finance, strengthening how we manage environmental and social risks across our portfolio and building trust with stakeholders in line with our purpose of Advancing Customers and Society.

It also reinforces our commitment to mobilise RM300 billion in sustainable finance by 2030 and progress towards Net Zero by 2050.

Against this backdrop, our leadership reflects on the responsibilities ahead and the role we must continue to play in supporting customers, communities and the region.

SUSTAINABILITY AS A PILLAR OF RESILIENCE

Chairman of the Board

The past year has underscored how quickly operating conditions can shift. Economic volatility, geopolitical tensions and climate-related disruptions have tested markets and institutions alike. In such an environment, short-term pressures can crowd out longer-term considerations. Globally, some financial institutions have recalibrated climate commitments or deferred transition plans as they navigate competing demands.

Against this backdrop, CIMB believes sustainable development is not optional, but remains a key strategic imperative. Energy insecurity across ASEAN highlights why green and transition finance are essential pillars of economic resilience. The region's reliance on imported fossil fuels exposes businesses and households to price volatility and geopolitical risk. Financing renewable energy, grid modernisation, energy storage and energy efficiency is therefore not only a climate imperative, but also fundamental to long-term energy security, cost stability and competitiveness.

> ***"CIMB aims to be a steady hand in ASEAN's transition, working with governments, businesses and communities to build progress that endures."***

For the Board, this period has reinforced the need for disciplined and decisive stewardship. At CIMB, sustainability is firmly embedded as a core governance and strategic priority. It directly informs how we oversee risk, allocate capital and assess long-term viability, and is underpinned by the judgement and integrity of our people across the organisation.

The Board and management are fully aligned in our commitment to deliver disciplined performance while systematically integrating long-term considerations — including climate change, nature and biodiversity, human rights and social inclusion — into all material decision-making. These considerations are embedded across CIMB's strategies and risk frameworks, encompassing green, transition and social development financing, strengthened credit assessments, and enhanced capabilities to manage interconnected environmental, social and governance risks and opportunities.

Over the next five years under our Forward30 strategy, we are committed to reinforcing resilience across our portfolio, standing alongside our customers as the region undergoes profound transitions, and contributing to stronger and more stable markets across ASEAN. This is our understanding of responsible banking: disciplined decision-making that balances today's performance with tomorrow's stability.

CAPITAL WITH CONSCIENCE: CLARITY OF PURPOSE IN A CHANGING WORLD

Board Group Sustainability Committee Chair

As the world navigates geopolitical uncertainty, shifting policy signals and an evolving sustainability landscape, CIMB holds a significant role in the broader economic transition. The choices we make in financing, lending and investing are, in aggregate, a meaningful lever for steering the economy from high-carbon pathways toward more sustainable ones — a responsibility we embrace as central to our purpose. The Board Group Sustainability Committee's role is one of stewardship: to guide CIMB through complexity with clarity of purpose, so that the decisions we make today remain sound in the years ahead.

Our approach to sustainability-related risks has matured considerably. Climate, nature and human rights are no longer treated as separate concerns — they are interconnected drivers of financial, operational and reputational risk requiring an integrated governance response. We apply the same rigour here as we do with any other material risk: clear accountability, robust oversight and continual improvement.

Over the past year, our focus has moved decisively beyond frameworks, to strengthening the underlying systems that support Board oversight. This includes improving risk monitoring, enhancing information flows and gaining clearer visibility into how sustainability considerations shape decision-making across the Group. This also involves identifying and disclosing CIMB's salient human rights risks across key sectors and geographies, enabling more systematic management of exposures across both our own operations and financing activities. To drive consistent behaviour across the Group, environmental and social considerations are embedded within business scorecards, incentives and risk frameworks, supported by clear escalation processes for higher-risk cases, supporting accountability at every level.

Several emerging risks will increasingly shape our operating environment. Nature and biodiversity loss is fast becoming the next critical focus after climate — understanding our nature-related dependencies is both urgent and necessary. The accountability boundary around financed emissions is shifting, as governments and policymakers push toward portfolio-level climate alignment. Our ability to engage clients on their transition plans will increasingly define the resilience of our financing portfolio.

Risk governance is one side of this story. The other is opportunity — and it is considerable. Transition finance is arguably the single greatest opportunity in ASEAN over the next decade. The region's energy systems need structured, credible pathways from fossil fuels to renewables and banks with the expertise to design and deliver financial solutions to enable them.

CIMB is positioned to lead. The blue economy and nature-based finance are underdeveloped frontiers in this region of remarkable natural endowment. Three of the world's 17 megadiverse countries — Indonesia, Malaysia and the Philippines — are markets in which CIMB operates and the potential to attract impact capital globally to steward these ecosystems is huge. And the convergence between Islamic finance and sustainable

Sustainability Progress Report by Group Chairman, Chairperson of BGSC and Group CEO

finance is an opportunity distinctly ours: the alignment between the objectives of Islamic law and the principles underpinning sustainability is genuine and powerful, with relevance well beyond our regional market.

We are equally clear that progress must carry people with it. In Malaysia, the SME Community Outreach Programme, backed by RM500 million through 2028, is helping small businesses build capability and access financing. The Economic Inclusion Taskforce has committed RM3.6 million under the Santuni MADANI initiative, reaching approximately 9,000 residents across public housing areas. Together, they reflect a simple but important belief: our long-term resilience is inseparable from the resilience of the communities around us.

As reporting standards continue to evolve across global and regional frameworks, we are enhancing the quality and rigour of our disclosures to ensure our stakeholders receive information that is clear, decision-useful and reflective of actual practice. Our AAA upgrade in the MSCI ESG Ratings and our first-place ranking in the World Benchmarking Alliance Financial System Benchmark are meaningful independent signals that affirm our governance is credible and our direction is right — reflecting progress in consumer protection, workforce management and environmental risk integration into credit underwriting.

Looking ahead, the sustainability landscape will evolve and standards will rise. Our work of embedding sustainability into our governance, our culture and our capital decisions are built to last. That is what staying the course means. It is the foundation on which CIMB's next chapter will be written.

> ***"My hope is that CIMB will be remembered not for the risks we avoided, but for the futures we helped build — for the communities we refused to leave behind, the environment we chose to protect, and the integrity we never traded away."***

FROM AMBITION TO PERFORMANCE

Group Chief Executive Officer

Our strategy over the years ahead is focused and deliberate: to finance the real-economy transition, expand financial access for underserved communities and strengthen long-term resilience for both the Bank and the region we serve. This is how we advance our customers and society, and how we contribute to a more inclusive and sustainable ASEAN.

> ***By 2030, CIMB will stand for progress that includes everyone, supporting businesses, communities and economies to move forward responsibly and with resilience."***

In 2025, we channelled RM39.8 billion in sustainable finance across sectors, supporting emissions reduction, energy efficiency, access to essential services and structured transition pathways for carbon-intensive industries. Our latest financed emissions report recorded a 6.9% reduction in absolute financed emissions across nine carbon-intensive sectors and five asset classes, with four of our six highest-emitting sectors on track to meet their 2030 decarbonisation targets. These outcomes demonstrate that disciplined execution, combined with active client engagement, can advance real-economy transition while preserving portfolio strength.

We recognise that our customers operate in diverse regulatory and economic environments, with transition pathways that vary by sector and market. Many sectors fundamental to ASEAN's development remain emissions-intensive today, and decarbonisation must be managed responsibly to safeguard livelihoods and economic stability. Credible, time-bound transition financing, supported by practical advisory, enables businesses to move forward sustainably while maintaining competitiveness and continuity. Initiatives such as our GreenBizReady™ programme reflect this commitment, connecting SME clients with financing and solution partners so that smaller businesses can participate meaningfully in the transition.

Execution ultimately depends as much on capability as it does on capital. Our "Simpler, Better, Faster" labs have streamlined processes and unlocked tangible business benefits by leveraging technology and artificial intelligence. Almost 750 relationship managers have completed structured training through our Sustainability Academy, strengthening technical expertise across the organisation. As our role expands from financier to strategic advisor, our relationship managers are now better equipped to help clients identify risks, navigate regulatory shifts and pursue transition opportunities with confidence.

Managing sustainability risks today also requires a broader, more integrated lens. The interconnections between climate, nature and human rights are increasingly evident. Environmental degradation can undermine livelihoods, affect water supply and disrupt communities, creating material risks for businesses and the financial system.

In 2025, we published our Nature and Biodiversity Report, the first by a Malaysian bank, outlining how we are integrating global nature-risk guidance into governance, risk management and client engagement. This enables us to better assess our own exposures and support clients in identifying and managing their own nature-related risks and opportunities, strengthening resilience across portfolios and supply chains. These insights will guide clearer policies, targeted engagement and innovation in sustainable financing solutions aligned with a nature-positive, Net Zero ASEAN.

As we look ahead, our purpose remains clear: to advance customers and society by enabling a just, inclusive and climate-resilient future for ASEAN. The progress we achieved in 2025 reflects our commitment to supporting clients through real-economy change — practically, responsibly and at scale. We will continue strengthening the foundations that matter most: trusted partnerships, disciplined execution and innovation that help businesses and communities move forward with confidence.

2025 Sustainability Highlights

Mobilised
RM39.8 billion
in **GREEN, SOCIAL, SUSTAINABLE IMPACT PRODUCTS AND SERVICES**

Four out of six sector-specific **2030 INTERIM NET ZERO TARGETS** are aligned with reference scenarios

Provided
RM6.5 billion
in financing to **LOW-INCOME FAMILIES** across **ASEAN**

Provided
RM5.4 billion
in financing to **SMALL AND MICRO ENTERPRISES**

Published
Banking on Nature:
ADVANCING OUR NATURE JOURNEY, becoming the first Malaysian bank to publish a TNFD-aligned Nature and Biodiversity Report

Completed our
Human Rights Saliency Assessment
to identify and manage our most critical human rights risks

Disbursed
RM28.7 million
and contributed over **200,000 VOLUNTEER HOURS** to local communities

Launched the
Kita Bagi Jadi Komuniti to inspire Malaysians to embrace resilience and positivity in their daily lives

Over the years, we have made steady progress across leading global indices, including the World Benchmarking Alliance, MSCI, S&P Global CSA, CDP and Sustainalytics. These results reflect improvements in governance, accountability and risk management across the Group. Collectively they point to a bank that is more resilient, better prepared for uncertainty and increasingly trusted by investors, customers and our people. Progress has been driven by stronger controls, workforce capability, responsible finance practices and better data oversight. As we move from Forward23+ to Forward30, these gains provide a solid foundation to build resilience, transparency and long-term value.

#1 globally
AMONG 400 FINANCIAL INSTITUTIONS and
#2 in **INCLUSIVE FINANCE** in the **WORLD BENCHMARKING ALLIANCE'S** 2025 Financial System Benchmark

World Benchmarking Alliance

MSCI ESG RATING upgraded to
AAA
up from AA previously

MSCI ESG RATINGS AAA
CCC | B | BB | BBB | A | AA | AAA

88th percentile on the **S&P GLOBAL CORPORATE SUSTAINABILITY ASSESSMENT (CSA)** based on latest available ranking in 2025

S&P Global

Earned our first
CDP A-List
recognition in the **SUPPLIER ENGAGEMENT ASSESSMENT (SEA)** for the 2025 disclosure cycle

CDP

SUSTAINALYTICS
ESG Risk Rating of
14.6
Improved from 20.0 previously (Lower score indicates lower risk)

SUSTAINALYTICS

2025 Sustainability Highlights

AWARDS HIGHLIGHTS

SUSTAINABILITY EXCELLENCE

National Corporate Responsibility Awards (NACRA)

- Platinum: Best Sustainability Reporting
- Gold: Excellence Awards (Companies with market capitalisation above RM10 billion)

Indonesia Stock Exchange (IDX) Channel – Anugerah ESG Award

- Financial Services Sector: Most Impactful and Sustainable ESG Strategy Implementation

Global Excellence Chronicle Magazine

- Most Trusted Bank in the Philippines

SUSTAINABLE FINANCE

Asian Banking and Finance Wholesale Banking Awards

- Singapore International Green Financing Bank of the Year

FinanceAsia Achievement Awards

- Best Sustainable Finance Deal, Malaysia

The Asset Triple A Awards for Sustainable Finance

- Best Corporate and Institutional Adviser, Malaysia
- Best Equity Adviser, Malaysia
- Best M&A Adviser, Malaysia
- Best Social Bond, Indonesia
- Best Sustainability-Linked Loan, Singapore
- Best Green Loan – Automotive, Indonesia
- Best Sustainability-Linked Bond, Malaysia
- Best Sustainability Bond – Financial Institution, Thailand

The Asset Triple A Islamic Finance Awards

- Best SDG Sukuk, Malaysia
- Best Sustainability-Linked Sukuk – Plantations, Malaysia
- Best Social Sukuk – SME, Indonesia
- Best ASEAN Sustainability SRI Sukuk
- Best SRI Sustainability Sukuk, Malaysia
- Best Sustainability Sukuk – Healthcare, Malaysia
- Best Islamic Banking Product – SMEBizReady, Malaysia
- Best Islamic Banking Product – Low-Carbon Transition Facility-i, Malaysia

The Asset Triple A Sustainable Infrastructure Awards

- Best Green Bond – Real Estate, Singapore

The Asian Banker – Global Excellence in Retail Financial Services Awards

- Best Green Finance Initiative in Malaysia

COMMUNITY

The Edge Billion Ringgit Club, Malaysia

- Best Corporate Responsibility Initiatives

Contact Centre Association of Malaysia (CCAM) Awards

- Best Corporate Social Responsibility Programme

Bisnis Indonesia CSR Awards (BISRA)

- Platinum: CIMB Niaga Sustainable Bamboo Conservation

Mandaya Awards, Indonesia

- Winner: BUMN/Swasta – State-owned/Private Category

Asian Impact Awards, Indonesia

- Platinum: Alignment through Empowering MSMEs in Eastern Indonesia

Nusantara CSR Awards, Indonesia

- Decent Work and Economic Growth: Community Link Programme

Community Chest Awards, Singapore

- Charity Award (Silver)
- Volunteer Partner Award

The American Chamber of Commerce (AMCHAM), Thailand

- Corporate Social Impact Recognition

WORKPLACE

Forbes World's Best Employers

- Ranked #792 globally

Employee Experience Awards, Malaysia

- Employee Experience Champion of the Year
- Overall Leadership Award
- Overall Learning Award
- Gold: Best Employee Feedback and Listening Strategy
- Gold: Best Employer Branding
- Gold: Best HR Communication Strategy
- Gold: Best Talent Mobility Programme
- Gold: Best In-House Certification Programme
- Gold: Best ESG Programme
- Gold: Best Capability Development Programme for the HR Team
- Silver: Best Learning and Development Programme
- Silver: Best Employee Engagement Initiative
- Silver: Best In-House Candidate Experience
- Silver: Best Graduate Training Programme
- Silver: Best Organisational Change Leadership

SEEK People and Purpose Awards, Malaysia

- Platinum: Employer of the Year
- Platinum: Best Sustainable HR Practices
- Platinum: Best Employee Development Programme
- Gold: Top Voted Employer in Banking and Finance

Asia's Best Companies, FinanceAsia

- Gold: Most Committed to DEI, Malaysia

HR Excellence Awards, Malaysia

- Gold: Best HR Team - GLC
- Gold: Excellence in Learning and Development
- Gold: Excellence in Workforce Mobility
- Gold: Excellence in Employer Branding
- Silver: Excellence in Talent Acquisition

Graduates' Choice Award, Malaysia

- Ranked #5 in Malaysia's Top 1% Graduate Employers to Work For in 2026
- Voted top #2 for Banking and Investment Banking, and #3 in Islamic Banking categories

TalentCorp Life at Work Awards, Malaysia

- Second Runner-Up: Young Graduates

Graduan Brand Awards, Malaysia

- #8 Most Preferred Graduate Employer
- Third Runner-Up: Banking and Finance

HR Asia, Thailand

- Best Companies to Work for in Asia

Human Resources Online, Thailand

- Gold: HR Innovation
- Gold: Corporate Wellness
- Gold: Workforce Flexibility
- Bronze: AI-Powered HR Solutions
- Bronze: Workforce Mobility

Global Banking and Finance Review Awards, Vietnam

- Great Place to Work Certified™ organisation

CUSTOMER EXPERIENCE

CX Asia Excellence Awards 2025

- Gold: Best Customer Experience Team
- Gold: Best CX Award, Singapore
- Bronze: Best Contact Centre – Malaysia Consumer Contact Centre and Business Contact Centre

DIGITAL

Alpha Southeast Asia's 19th Annual Best Financial Institution Awards

- Best E-Wallet, Malaysia (TNG Digital)

Readers' Choice Awards, Malaysia

- Best MSME E-Wallet (TNG Digital)
- Best E-Wallet Service Provider (TNG Digital)

Hear from our Investor: Permodalan Nasional Berhad

Muazzam bin Mohamad
Head of Investment Stewardship
Permodalan Nasional Berhad (PNB)
CIMB Group's 3rd largest institutional investor

Permodalan Nasional Berhad (PNB) is one of the largest fund management companies in Malaysia, with assets under management exceeding RM300 billion. PNB's portfolio covers strategic investments in Malaysia's leading corporates, global equities, private investments and real estate. For over four decades, PNB has remained focused on contributing to the wealth of Bumiputeras and all Malaysians and has been dedicated to fulfilling our purpose to uplift the financial lives of Malaysians across generations. PNB is committed to sustainability, responsible practices, and the creation of an inclusive future that benefits both our stakeholders and the communities we serve.

Integrating ESG considerations into our investment and stewardship decisions is essential to our fiduciary duty, helping us to build a resilient, future-ready portfolio that generates sustainable returns for our unitholders. We actively review our investee companies against our ESG methodologies aligned with our climate, labour and biodiversity priorities. Through purposeful stewardship, we aspire to elevate sustainability leadership across corporate Malaysia to build long-term competitiveness, resilience and readiness for a rapidly evolving ESG landscape.

CIMB's integrated sustainability approach has become a leading example of how embedding ESG factors across operations, product innovation and lending approaches can unlock stronger value and drive transformation impact for the organisation. The bank's achievements have received strong international and industry recognition over the years. CIMB was ranked first globally among financial institutions in the 2025 Financial System Benchmark by the World Benchmarking Alliance (WBA). Additionally, its sustainability performance was reinforced by an upgrade to an AAA rating in the MSCI ESG Ratings. Both achievements mark meaningful progress for a Malaysian bank.

Across our assessment metrics, CIMB has consistently demonstrated a robust, net-zero-aligned approach, supported by clear sector-specific climate targets that guide its lending decisions. It is also among the pioneers in applying the TNFD framework to assess nature-related risks and maintains a strong commitment to managing salient human rights risks across its value chain.

We are particularly encouraged by CIMB's ambition to raise its sustainable finance target to RM300 billion by 2030, tripling its earlier goal. As one of Malaysia's leading banks, we firmly believe its leadership in sustainable finance will have a strong catalytic role in directing capital flows towards a low-carbon, climate-resilient and socially-inclusive economy.

At PNB, we believe sustainable progress requires collective action to address the critical challenges facing our world today. Planet, People and Prosperity must be viewed holistically to avoid trade-offs that place us on an unsustainable path. As stewards of capital for our unitholders, we actively engage our investee companies to communicate expectations and drive stronger sustainability ambitions and performance. We look forward to partnering with like-minded organisations such as CIMB to advance the sustainability agenda. As more capital providers align their ESG expectations, we believe this can create a powerful ripple effect that accelerates change across Malaysia's ecosystem.

CIMB's Sustainability Approach

CIMB'S SUSTAINABILITY STRATEGY 2030

FORWARD30

Luanne Sieh
Group Chief Sustainability Officer

"We embarked on this journey because we believe the way we do business matters. Sustainability is about creating value for our stakeholders over the longer-term through a business that is resilient, forward-looking and built to last. Every decision matters — a chance to create positive impact and to do something that genuinely matters."

How banks act in the years ahead will influence whether ASEAN's transition is orderly, inclusive and resilient. For CIMB, this moment calls for leadership that shapes real outcomes for economies, businesses and communities across our region. Our Forward30 sustainability strategy is our response to this responsibility, and how we deliver our purpose of Advancing Customers and Society.

Shifting from alignment to action, Forward30 moves CIMB beyond setting targets and policies to accelerating measurable impact where it matters. Over the next few years, we will build on the progress and lessons from Forward23+, during which we met our headline commitments and gained recognition across global sustainability indices. Forward30 sets out how we will scale impact with intentionality and accountability, focusing on three priorities to support a more sustainable and inclusive ASEAN:

- We support our customers in transitioning to lower-carbon, more inclusive business models by offering sustainable finance, strategic advice and partnerships. This includes helping them manage environmental and social risks, enhance competitiveness and seize opportunities in a rapidly evolving climate and regulatory landscape
- We are strengthening the integration of environmental and social risk considerations across our portfolio to enhance financial resilience and to avoid harm to people and planet. This reflects our disciplined approach to capital allocation and risk management and supports effective delivery of our net zero commitments
- We invest in people and communities to promote shared prosperity. Through economic empowerment and financial inclusion programmes, we enable underserved businesses and individuals to access affordable financial services as a foundation for financial well-being

EMPOWERING OUR CUSTOMERS
Support clients' transition

Mobilise RM300 billion of sustainable finance by 2030
- Tripled target from RM100 billion for the 2021 to 2024 period, to RM300 billion through 2030
- Mobilised RM156.8 billion to date, with approximately 60% from sustainability-themed finance and 40% from economic inclusion for SMEs and low-income individuals

SECURING OUR FUTURE
Strengthen integration of environmental and social risks

Achieve Net Zero overall GHG emissions by 2050
- On track

Align emissions of six priority sector portfolios with reference scenario pathways by 2030
- Four out of six sector-specific 2030 interim targets are tracking in line with their reference scenarios, based on latest 2024 data

Achieve operational net zero GHG emissions (Scope 1 and 2) by 2030
- Reduced emissions in 2025 by 50% compared to our 2019 baseline

DRIVING PURPOSE THROUGH ACTION
Invest in people and communities

Maintain top quartile position on the S&P Global CSA
- 88th percentile, based on latest available ranking in 2025

Disburse RM150 million of community investments from 2021 to 2025
- RM153.2 million disbursed from 2021 to 2025, and committed to disburse a further RM200 million from 2026 to 2030

Contribute 120,000 volunteering hours annually through to 2030
- Contributed over 200,000 volunteer hours in 2025 to local communities

Headline commitments

Stakeholder Engagement

Banking is built on trust, and that trust is shaped by how we engage with the people and institutions that enable and influence our business — our stakeholders. These include customers, employees, regulators, investors, suppliers and local communities across our markets. Their perspectives provide essential insights, shaping our priorities, challenging assumptions and informing decisions that reflect the needs of the people and businesses we serve.

We engage stakeholders through structured and ongoing dialogue across a range of channels, including surveys, roundtables, consultations, partnerships and industry forums. These engagements help us identify emerging risks and opportunities, assess the relevance of our material matters and strategies, while informing decision-making to build trust and long-term value for both society and our business.

Customers

Customers are why we exist. They are fundamental to our purpose and long-term success. Through day-to-day interactions across branches, digital platforms and service channels, we gain insights into customer experiences and expectations. These insights inform how we design products, deliver services and address issues in ways that are consistent, effective and fair.

How We Engage	Key Concerns Raised	How We Responded
• Conduct annual and post-interaction surveys to gather customer feedback • Interact directly with customers at branches and call centres, and through relationship managers • Maintain accessible channels for feedback, enquiries and complaints • Acknowledge customer loyalty through appreciation initiatives and reward programmes • Share timely updates via SMS, email and digital platforms	• Seamless and reliable customer experience • Reliability and stability of digital platforms • Data privacy, cybersecurity and the rising threat of scams • Accessible and sustainable finance options • Fair and flexible financing terms	• Simplified processes to make banking faster, easier and more efficient • Achieved 99.95% and 99.97% service uptime for retail and non-retail banking platforms, respectively • Strengthened customer education and safeguards on scam prevention, data privacy and cybersecurity • Broadened sustainable finance offerings with more tailored, flexible and accessible solutions • Launched new offerings tailored to support small businesses and vulnerable individuals • Hosted engagements and events to build financial literacy and confidence

Stakeholder Engagement

Employees

Our people shape how CIMB operates and how we serve customers and communities across the region. Through regular interactions via surveys, conversations and engagement platforms, we listen to our employees to understand their needs, identify barriers and strengthen ways of working. This builds trust, shapes how we work together and creates space for individuals to build meaningful careers, while contributing to how the organisation evolves.

How We Engage

- Hold regular forums between senior management and employees, including quarterly Group CEO townhalls and departmental townhalls
- Conduct organisation-wide employee surveys
- Facilitate structured performance reviews and regular check-ins between employees and supervisors
- Enable career development dialogues, mentorship programmes and learning initiatives
- Provide onboarding sessions for new hires at all levels
- Share key updates through multiple internal communication channels
- Host employee engagement and recognition initiatives
- Maintain channels for employees to raise feedback, concerns and suggestions
- Engage proactively with employee unions

Key Concerns Raised

- Corporate culture, values and leadership
- Employee well-being and work-life balance
- Diversity, equity and inclusion
- Performance management, compensation and benefits
- Career development, learning and succession planning
- Internal processes and technological support
- Collective bargaining agreements

How We Responded

- Embedded EPICC values into daily work practices, communications and decision-making, including 360-degree performance reviews and talent programmes
- Launched initiatives to embed a purpose-driven work culture through leadership communications and employee engagement activities
- Enhanced annual employee surveys and tracked follow-up action plans
- Upheld equal opportunities, fair treatment and competitive compensation
- Refreshed the flexible benefits programme, expanding claimable items and strengthening coverage for employees' dependants
- Enhanced occupational health, safety and well-being efforts, addressing both physical and mental wellness
- Supported career development through *Navigate My Career* and leadership programmes, including CIMB Signature Leadership Programmes
- Reviewed and strengthened succession pipelines to cultivate a diverse and well-prepared leadership team
- Simplified internal processes to improve efficiency and employee experience, leveraging on technology and artificial intelligence
- Engaged with employee unions on new internal policies and fair remuneration, with structured consultation to strengthen labour relations

Investors

Investors are a key stakeholder in shaping CIMB's strategic direction and long-term vision. Through regular dialogue and transparent disclosures, we communicate our progress and understand expectations relating to governance, performance, risk and sustainability as these increasingly shape investment decisions.

How We Engage

- Provide regular financial and sustainability updates through quarterly briefings and at the Annual General Meeting
- Maintain dialogue with investors, fund managers, stewardship teams and credit rating agencies through roadshows and one-on-one meetings
- Publish financial presentations and analyst briefing recordings on CIMB's investor relations website

Key Concerns Raised

- Governance, ethics and risk management
- Cybersecurity and data privacy
- Physical and transition climate risks, including targets, strategies and disclosures
- Nature and human rights-related safeguards
- Engagement with clients in high-risk sectors
- Diversity, equity and inclusion
- Sustainable finance goals and approaches

How We Responded

- Aligned sustainability disclosures with IFRS S1 and S2 to enhance consistency, comparability and decision-usefulness
- Published disclosures on nature-related risks and human rights saliency assessments to improve transparency on emerging environmental and social risks
- Shared climate, forest and water-related data through recognised external platforms, including the Carbon Disclosure Project
- Maintained regular and proactive engagement with investors

Regulators

The regulatory environment shapes how financial institutions operate and build confidence in the financial system. Through regular dialogue and consultations, we engage with financial regulators and other policymakers to align with national priorities, share regional insights and support the effective implementation of responsible financing frameworks.

How We Engage

- Hold regular one-on-one meetings with regional regulators
- Support regulatory audits and reviews, and provide timely updates
- Participate in policy-level dialogues with Bank Negara Malaysia (BNM), other financial regulators and industry peers, including townhalls with financial institution CEOs
- Collaborate through technical and thematic platforms such as the Joint Committee on Climate Change (JC3), its sub-committees and the Value-Based Intermediation Community of Practitioners
- Participate in national policy consultations and assessments led by regulators and government agencies on governance, human rights and sustainability
- Include regulators in key industry events and business dialogues we host, such as with the CEO Action Network (CAN)
- Through CIMB Islamic, contribute to national Islamic Social Finance initiatives, including BNM iTEKAD programmes

Key Concerns Raised

- Strengthening cybersecurity, data privacy, anti-money laundering (AML) and fraud prevention controls
- Upholding fair conduct and good governance
- Enhancing risk management, business resilience and technological readiness
- Development of the sustainable finance ecosystem
- Alignment with sustainability-related guidelines, including Value-Based Intermediation Financing and Investment Impact Assessment Framework Sectoral Guides
- Management of climate, nature and biodiversity-related risks
- Credibility of client transition strategies and climate commitments
- Readiness of financial institutions and companies to meet new sustainability disclosure requirements, such as the National Sustainability Reporting Framework (NSRF)
- Promotion of economic inclusion, particularly for SMEs and micro-entrepreneurs
- Financial literacy and fair access to financing, especially among underserved populations

How We Responded

- Provided regular updates on cybersecurity, data privacy, AML and fraud prevention
- Shared industry feedback on sustainability reporting frameworks and governance standards
- Actively participated in the JC3 and its sub-committees, including the Climate Change and Principle-based Taxonomy Implementation Group, and served as Co-Chair of JC3 SC1 Transition Risk Working Group and JC3 SC2 on Governance and Disclosures
- Engaged in regional working groups, including the Singapore Sustainable Finance Association on Transition Finance, Nature and Biodiversity and blended finance
- Participated in the JC3-led Climate Finance Innovation Lab
- Launched CIMB's first Shariah research paper on carbon credits, presented at the Shariah Leadership in Sustainability Conference attended by regulators
- Supported Islamic Social Finance initiatives through participation in the Value-Based Finance Workstream, and expanded Islamic Social Finance solutions for SMEs and MSMEs
- Contributed to Malaysia's National Baseline Assessment on Business and Human Rights, in collaboration with the Prime Minister's Department and the Legal Affairs Division
- Chaired the Taskforce responsible for developing the NSRF FI Guidance Document for financial institutions
- Coordinated engagement sessions between CAN members and regulators to provide industry feedback on NSRF implementation
- Supported government-led inclusion programmes, including iTEKAD and Santuni MADANI, to expand access to finance for underserved segments such as micro-entrepreneurs
- Co-organised engagement sessions with state and federal agencies (e.g., Johor Sustainability Centre) to promote incentives and SME financing for sustainability-linked activities
- Supported financial literacy initiatives, including Financial Industry Collective Outreach programmes, and hosted financial literacy workshops for lower-income employees of clients utilising CIMB's payroll services

Stakeholder Engagement

Suppliers

Behind every service we provide are the people and businesses that supply the goods, systems and support that keep our operations running. From technology partners to facilities and service providers, suppliers influence both the reliability of our services and the standards by which CIMB operates. By engaging with our supply chain, we work to set clear expectations, address shared challenges and encourage practices that reflect our values.

How We Engage	Key Concerns Raised	How We Responded
• Maintain regular engagement and communication with vendors and suppliers through procurement processes, including our Vendor Code of Conduct and the integration of sustainability criteria within our Request for Proposal process • Conduct periodic supplier performance evaluations, including assessments against sustainability criteria • Host virtual focus groups to promote collaboration and share sustainability best practices	• Opportunities for capacity-building and support in sustainable procurement practices • Fair remuneration and payment terms • Expectations and compliance with the Vendor Code of Conduct (VCOC), including sustainability obligations • Seamless and efficient procurement systems • Cybersecurity and data privacy	• Fostered collaboration with vendors and suppliers to explore sustainable supply chain programmes, including awareness-building on expectations and responsible practices • Provided clear channels for reviewing payment terms and resolving payment-related issues • Shared updated VCOC guidelines and provided timely support to facilitate compliance with environmental, labour and ethical standards • Reviewed and streamlined procurement system and processes to improve efficiency • Worked closely with Group Information Technology to strengthen data privacy controls and address cybersecurity risks

Community/NGOs/Civil Society

Communities represent the people whose lives and livelihoods are influenced by financial activity. This includes individuals living and working in and around our areas of operation, vulnerable groups such as Indigenous communities, those affected by development projects, and civil society organisations that represent social and environmental interests. By working with community partners and NGOs, we gain first-hand insight into the challenges people face and collaborate on issues such as financial inclusion, climate resilience, nature and human rights.

How We Engage	Key Concerns Raised	How We Responded
• Hold one-on-one consultations and meetings with community partners and stakeholders • Participate in forums and dialogues on community development as well as environmental and social issues • Build partnerships with community-based organisations and NGOs • Provide donations and sponsorships for impactful community initiatives • Organise employee volunteerism activities	• Financing sectors with adverse impacts on climate and nature • Identifying and managing human rights risks • Mobilising funds for conservation and environmental protection efforts • Promoting economic inclusion and financial literacy • Supporting long-term community development • Scaling programmes amid funding and resource constraints	• Engaged environmental NGOs to seek independent perspectives and validate key findings for CIMB's Nature and Biodiversity Report • Engaged NGOs working on social issues to validate our assessment of salient human rights risks • Channelled funding towards conservation initiatives through EcoSave-i and new strategic partnerships • Enhanced monitoring mechanisms to strengthen tracking, accountability and impact measurement of environmental and community development programmes • Expanded financial literacy and inclusion initiatives • Recorded over 200,000 employee volunteer hours in 2025

THE COOLER EARTH
Sustainability Series

THE COOLER EARTH SUSTAINABILITY SERIES

We launched The Cooler Earth in 2019 as a platform to convene stakeholders, exchange ideas and advance thought leadership on building a more sustainable and inclusive future. The events are free and open to all, reflecting CIMB's commitment to inclusive engagement and shared learning. What began as an annual summit has evolved into a year-round series of focused and action-oriented thought leadership initiatives, dialogues, workshops and partnerships. The series brings together industry leaders, policymakers, financiers, entrepreneurs and communities across ASEAN to explore practical pathways for a just transition.

Through The Cooler Earth Sustainability Series, CIMB has catalysed collaboration and impact across sectors, including the establishment of the CEO Action Network (CAN), a coalition of over 70 business leaders committed to advancing responsible business practices.

Engaging Media through Sustainability Masterclasses

CIMB organised Sustainability Masterclasses for the media in Malaysia and Indonesia to strengthen reporters' understanding of climate and social issues. Supported by the UN Global Compact Network Malaysia and Brunei and Monash University Malaysia, the sessions brought together journalists from key media organisations to discuss responsible finance, greenwashing risks and the role of transparent and credible communications.

In Indonesia, we held 21 engagements with more than 460 journalists, led by Heads of Region and Branch Managers. These sessions, delivered through speeches and talk shows, covered CIMB Niaga's financial performance and progress on its responsible finance commitments.

Understanding the Evolving Role of Financial Reporting and Sustainability

Together with the CEO Action Network (CAN) Malaysia and Accounting for Sustainability (A4S), we convened a closed-door dialogue with more than 300 finance and sustainability leaders from industries, regulators, government-linked investors and financial institutions. Discussions focused on rising expectations for finance leaders to integrate environmental and social considerations into strategic decision-making, manage transition risks and strengthen disclosure practices, while exploring how long-term value creation and profitability can go hand in hand.

Advancing Shariah Leadership in Sustainability

CIMB Islamic and INCEIF University co-organised the Shariah Leadership in Sustainability Conference to explore how Shariah principles can guide ethical finance and climate action. The dialogue highlighted the shared emphasis on fairness, stewardship and accountability that underpins both Shariah values and responsible business practices.

For details on the Shariah Leadership in Sustainability Conference, please refer to page 104.

Going Green is Good for Business

CIMB hosted a closed-door dialogue with Dr Ma Jun, the lead architect of China's green finance ecosystem, to exchange insights on the evolution of sustainable finance and its implications for ASEAN. The discussion centred on a clear message: green finance is not only about environmental outcomes, but is also good for business.

Drawing on his experience as the former Chief Economist of the People's Bank of China and a key contributor to China's green finance taxonomy, Dr Ma shared how policy-led market development and credible standards have helped mobilise capital and scale green finance in China. Participants discussed the role of financial institutions in applying similar approaches to support credible green and transition finance across ASEAN, enabling businesses to remain investable and resilient as markets evolve.

The dialogue also examined opportunities for ASEAN–China collaboration on taxonomies, carbon markets and investment standards.

Stakeholder Engagement

Driving Renewable Energy and Energy Efficiency

In partnership with the Johor Sustainability Council and local authorities, CIMB Islamic Bank organised a seminar for the state's 800 highest energy users, focusing on practical approaches to reducing energy consumption and improving operational efficiency.

In Cambodia, we engaged high energy-use clients through a solar farm field visit and a knowledge-sharing session featuring external experts on renewable energy and efficiency strategies. In conjunction with CIMB Cambodia's 15th anniversary, we also hosted a client dialogue attended by 270 participants, which covered Cambodia's economic outlook, energy transition opportunities and the introduction of CIMB's Energy Efficiency Financing solution to support low-carbon business transformation.

Accelerating Sustainability in SMEs

In Malaysia, we conducted a series of Sustainable Finance workshops with selected manufacturing-sector clients to support SMEs as they navigate evolving regulatory and market expectations. The sessions provided practical guidance and connected clients to relevant financing solutions, reinforcing our role in supporting credible transition pathways. The dialogue also offered valuable insight into the challenges SMEs face in translating sustainability priorities into action.

For details on what we learned from customers and how this informs our next steps, please refer to page 100.

Strengthening Awareness through Engagement and Education

In Indonesia, we conducted 22 customer and public engagement sessions focused on financial literacy, responsible financial management and digital banking, reaching 44,882 participants and supporting efforts to strengthen foundational financial capabilities across communities.

As part of our student outreach efforts, the Bank organised 123 initiatives reaching 11,534 participants through programmes such as Ayo Menabung dan Berbagi (AMDB) and Tour de Bank (TDB). These programmes introduce savings habits, responsible financial management, digital banking and social responsibility to help build long-term financial resilience among younger generations.

Advancing Green Innovation through Collaboration

In Thailand, we hosted The Cooler Earth Thailand 2025, themed "Cooler Earth, Warmer Ventures: Igniting Sustainable Entrepreneurship for a Greener Future," bringing together industry experts, entrepreneurs, NGOs and policymakers to explore the Bio-Circular-Green economic model as a practical pathway for regional development. The event convened 149 participants and served as a platform to strengthen responsible business practices and innovation within Thailand's evolving green economy.

The programme also served as a platform to launch Sustainability360, an ESG advisory offering for CIMB Thai's corporate and financial institution clients. The event was organised as a carbon-neutral programme, with approximately 7 tCO_2e of event-related emissions offset.

Material Matters

Understanding our material matters enables us to focus on the sustainability-related risks and opportunities that most significantly influence our ability to create long-term value. Our materiality assessment adopts a double materiality lens, considering both outside-in effects — where sustainability-related risks and opportunities affect CIMB's financial position, performance and resilience—and inside-out impacts—where our financing activities and operations influence environmental and social outcomes across the markets we serve. Assessing these dimensions together allows us to identify matters that are most material to investors and other stakeholders, while also reflecting CIMB's broader role in supporting sustainable development.

The materiality assessment serves as a foundational input into our sustainability-related risk and opportunity identification process. For each material topic, we assess the likelihood and impact of potential implications, including effects on credit quality, portfolio resilience, operational continuity, regulatory compliance and reputation. This enables CIMB to prioritise risks that could adversely affect our business, while identifying opportunities that can strengthen revenue quality, cost efficiency and long-term competitiveness.

Material sustainability-related risks identified through this process are integrated into CIMB's Enterprise-Wide Risk Management Framework and governed alongside traditional financial and non-financial risks. For example, climate-related risks and opportunities are evaluated through scenario analysis, stress testing and integration into credit assessment, portfolio management and strategic planning processes, while talent-related risks, including employee well-being, skills availability and retention, technology-related risks such as cybersecurity and data privacy, and supply-chain risks are managed through relevant policies, due diligence processes and ongoing monitoring mechanisms.

At the same time, material sustainability-related opportunities, including financing the low-carbon transition, advancing digital innovation, strengthening workforce capabilities and supporting responsible supply chains, are integrated into our business strategies, targets and initiatives. This approach enables CIMB to manage downside risks while positioning the Group to capture long-term value and support positive outcomes for stakeholders.

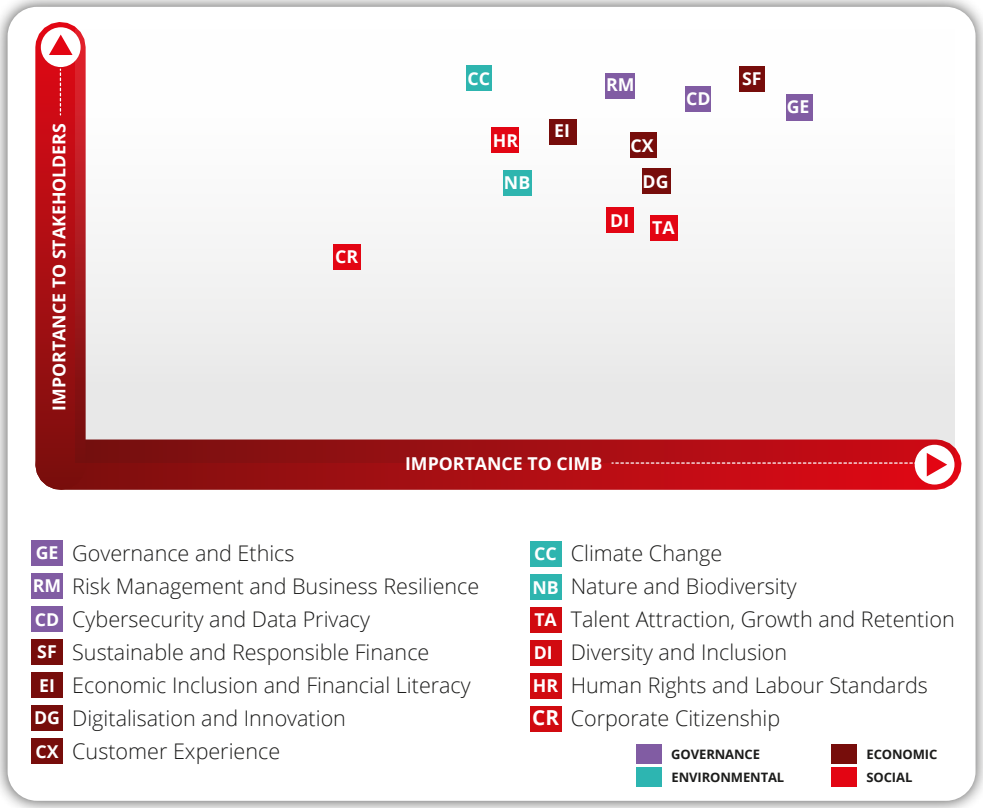
In line with a double materiality approach, we also assess CIMB's actual and potential impacts on the environment and society. These inside-out impacts include our financed emissions, labour practices across our value chain, and influence over customer behaviour through our products and services. Understanding these effects helps us uphold our responsibility as a corporate citizen, strengthen stakeholder trust, and align with evolving regulatory and societal expectations.

The Board oversees our materiality assessment as part of the Group's broader sustainability strategy. This oversight includes the review and approval of the Group's material topics. The next full review is planned for 2026.

More information on how we conduct our materiality assessment is available on our website.

MATERIALITY MATRIX

The materiality matrix illustrates how CIMB's key sustainability issues relate to both stakeholder priorities and business significance. It highlights where CIMB can create the greatest long-term value across our markets.



Material Matters

CIMB'S MATERIAL MATTERS

Our identified material matters, based on our understanding of stakeholder expectations, guide CIMB's efforts to build trust, resilience and long-term value. This page should be read in conjunction with the Integrated Annual Report section 'Our Integrated Approach to Managing and Driving Performance'.

GOVERNANCE | ECONOMIC | ENVIRONMENTAL | SOCIAL

RISK MANAGEMENT AND BUSINESS RESILIENCE

- Implementing controls to manage CIMB's risk exposure, meet regulatory expectations and mandates, as well as support commercial performance in the long term
- Adapting to emerging trends to maintain business resilience and economic performance

Capitals Affected: Valued People | Strategic Capital
Stakeholders: Investors | Regulators

Learn more on pages 36 to 37.

CYBERSECURITY AND DATA PRIVACY

- Safeguarding CIMB's data and systems, as well as customers' data and privacy
- Protecting customers from fraud and scams

Capitals Affected: Physical Network | Intellectual Capital
Stakeholders: Customers | Suppliers

Learn more on pages 116 to 119.

GOVERNANCE AND ETHICS

- Strengthening our value proposition and ability to serve our customers and deliver returns to shareholders, allocating resources strategically and reinforcing our ability to achieve resilient value creation
- Reinforcing a healthy culture of ethics and integrity, promoting accountability and transparency and maintaining a workplace free of bribery and corruption

Capitals Affected: Valued People | Strategic Capital
Stakeholders: Investors | Regulators

Learn more on pages 25 to 35.

SUSTAINABLE AND RESPONSIBLE FINANCE

- Delivering products and services to support people, businesses and activities that create positive impacts on society, from economic, environmental and social perspectives
- Managing risks and potential negative impacts arising from the activities that CIMB finances, including impacts on the environment, society and the economy in general

Capitals Affected: Financial Strength | Natural Capital
Stakeholders: Customers

Learn more on pages 37 to 45 and pages 93 to 104.

ECONOMIC INCLUSION AND FINANCIAL LITERACY

- Providing access to affordable financial services, and improving financial literacy and health especially among disadvantaged communities
- Catalysing economic empowerment for MSMEs through equitable access to financial tools, markets and support systems

Capitals Affected: Financial Strength | Robust Relationships
Stakeholders: Customers

Learn more on pages 121 to 128.

CUSTOMER EXPERIENCE

- Engaging in responsible marketing and fair dealing practices to strengthen customer trust
- Going the extra mile for our customers and delivering excellent customer experience that builds long-term relationships

Capitals Affected: Robust Relationships
Stakeholders: Customers

Learn more on pages 105 to 111.

DIGITALISATION AND INNOVATION

- Delivering a seamless digital experience for customers
- Transforming our operations by deploying tools such as data analytics capabilities and artificial intelligence as a data-first organisation

Capitals Affected: Physical Network | Intellectual Capital
Stakeholders: Customers

Learn more on pages 112 to 115.

For definitions of the Capitals Affected referenced on this page, refer to "CIMB's Value Creation Business Model" in the Integrated Annual Report 2025 on page 26".

GOVERNANCE ECONOMIC ENVIRONMENTAL SOCIAL

NATURE AND BIODIVERSITY

- Integrating nature (including waste and water management) and biodiversity considerations into financing and other business decisions

Capitals Affected: Natural Capital
Stakeholders: Society | Customers

Learn more on pages 83 to 89.

DIVERSITY AND INCLUSION

- Providing and promoting equal, fair and inclusive opportunities, regardless of gender, age, background, beliefs, ethnicity, skills and different abilities

Capitals Affected: Valued People
Stakeholders: Employees | Customers

Learn more on pages 148 to 151.

CORPORATE CITIZENSHIP

- Supporting regional and national policies to reduce poverty while building sustainable communities
- Implementing corporate citizenship and volunteering initiatives that contribute to environmental, economic and social well-being, and address the needs of stakeholders

Capitals Affected: Robust Relationships
Stakeholders: Society

Learn more on pages 129 to 137.

CLIMATE CHANGE

- Taking action to achieve Net Zero overall GHG emissions by 2050, managing climate-related risks and opportunities, while contributing to national and global climate goals. This includes both our operational GHG emissions and financed emissions

Capitals Affected: Natural Capital
Stakeholders: Society | Customers

Learn more on pages 46 to 82.

HUMAN RIGHTS AND LABOUR STANDARDS

- Upholding international and local human rights laws and standards, including child rights
- Promoting fair labour practices and fair treatment of employees and communities

Capitals Affected: Valued People | Strategic Capital
Stakeholders: Employees | Customers | Society | Suppliers

Learn more on pages 90 to 91.

TALENT ATTRACTION, GROWTH AND RETENTION

- Attracting and nurturing the right talent to future-proof the organisation and serve our customers
- Implementing effective mechanisms such as training and succession planning, to develop our employees' careers, as well as retain talent for business continuity, productivity, performance and competitiveness
- Creating a work environment that promotes the physical, mental and emotional health and well-being of our employees, encompassing initiatives related to work-life balance, health, safety and professional development

Capitals Affected: Valued People
Stakeholders: Employees

Learn more on pages 138 to 148.

For definitions of the Capitals Affected referenced on this page, refer to "CIMB's Value Creation Business Model" in the Integrated Annual Report 2025 on page 26".

Securing Our Future

Strong governance and disciplined risk management underpin CIMB's ability to serve our stakeholders responsibly, both in the short and long-term. Our decisions affect small business owners seeking fair financing terms, families who entrust us with their savings, as well as communities that depend on us to manage environmental and social risks prudently. These responsibilities carry meaningful implications for livelihoods and broader economic resilience.

In 2025, we strengthened how we manage climate and nature-related risks, deepened our focus on human rights, and sharpened the way data informs decision-making. We also maintained close engagement between leadership and our teams on the ground across the region. Good governance helps us remain relevant, responsible and ready to evolve with the world around us.

Appointed **Board Champions** across key CIMB Boards to strengthen sustainability oversight and accountability at the regional level

Four out of six of the Group's sector-specific 2030 interim **Net Zero** targets are tracking in line with their respective reference scenarios

First Malaysian bank to publish a TNFD-aligned **Nature and Biodiversity Report**

Conducted a **human rights saliency assessment** to identify and prioritise key human rights risks across employees, suppliers and clients

GOVERNANCE AND ETHICS

To learn more about our approach to this material topic, visit our website.

KEY HIGHLIGHTS IN 2025

- Appointed Board Champions from key CIMB entities, such as CIMB Islamic, CIMB Foundation, CIMB Niaga and CIMB Thai, to strengthen sustainability oversight and accountability, as well as to better take into consideration regional context and realities in board-level decision-making
- Formalised our sustainability risk appetite and integrated it into decision-making, due diligence and risk management practices

Strong governance underpins our accountability to our stakeholders, principles and purpose. It provides a clear framework for decision-making, risk management and responsible practices across the Group. Ethical conduct is embedded within this approach, guiding how we lead, act and build trust with both internal and external stakeholders.

THE BOARD: INDEPENDENT, ACCOUNTABLE AND DIVERSE

CIMB's Board plays a central role in upholding strong corporate governance and guiding the Group's long-term direction. Its leadership upholds integrity across the Group, balancing the interests of stakeholders while navigating an evolving business landscape. Guided by CIMB's Board Charter, the Board provides oversight and holds management accountable for financial and non-financial performance, including on sustainability and climate-related matters, while supporting the advancement of the Group's responsible business agenda.

The Board operates under a one-tier governance structure comprising Independent and Non-Independent Directors, providing a balanced range of skills, experience and perspectives. It is led by an Independent Chairperson, which strengthens independence, accountability and effective governance oversight. Its composition is reviewed periodically, guided by the Board Composition and Skill Set Framework to uphold diversity and maintain the mix of expertise required for effective decision-making, including competencies in sustainability and climate-related matters.

CIMB Group Holdings Berhad Board[1]

Total Directors: 11					
Nationality		Independence		Gender	
8	3	7	4	5	6
Malaysians	Non-Malaysians	Independent	Non-Independent	Female	Male

[1] *As at 31 December 2025*

To strengthen Board effectiveness, the Group Nomination and Remuneration Committee (GNRC) undertakes a comprehensive annual evaluation of the Board, its Committees and individual Directors. This assessment measures how well the Board individually and collectively governs, makes decisions and adds long-term value to CIMB.

To reinforce the integrity and credibility of the evaluation process, an independent external review is commissioned at least once every three years, promoting transparency, objectivity and alignment with recognised governance practices. The evaluation enables the Board to identify areas for further development. Based on these insights, the GNRC reviews and recommends appropriate measures to address any gaps. These may include broad-based and specialised training programmes, as well as strategic appointments to strengthen specific expertise on the Board.

In 2025, the Board convened 13 times, more than double the minimum requirement of six meetings annually. All Directors achieved full attendance, exceeding the required attendance threshold of 75%.

KEY OUTCOMES

- Achieved a balanced gender ratio on the CIMB Group Holdings Board, with 45% female directors
- Recorded full attendance for all board members at CIMB Group Holdings Board meetings in 2025

For more details on the Board's Composition, please refer to page 169 of our Integrated Annual Report.

Securing Our Future

POLICIES THAT GOVERN OUR CORPORATE ETHICS

At CIMB, integrity and accountability form the foundation of how we conduct our business. Our policies support responsible, transparent and fair decision-making at every level. Beyond compliance, we uphold high standards of conduct that strengthen trust and long-term relationships with our stakeholders.

The highlights on this page provide a snapshot of our key policies in these areas. Please visit our website for further details.

For more details on our Internal Framework, Policies, Procedures and Standard Operating Procedures, please refer to page 222 of our Integrated Annual Report.

Code of Ethics and Conduct

Since 2017, CIMB's Code of Ethics and Conduct has guided the organisation's approach to upholding integrity. This commitment is reflected in mandatory e-learning modules, annual attestations by our employees and various internal awareness programmes designed to facilitate comprehensive understanding and compliance.

CIMB maintains a zero-tolerance approach to misconduct, with disciplinary action taken where breaches occur. The Code is reviewed regularly to maintain relevance and effectiveness. The most recent update in July 2024 strengthened key areas, including the No Gift Policy, sexual harassment prevention, data privacy and standards of conduct for remote work arrangements.

Beyond compliance, the Code reinforces a shared responsibility to act with professionalism, accountability and integrity. It sets clear expectations for personal conduct, fitness for duty and respectful workplace behaviour, while providing established channels for reporting concerns. Through consistent leadership and enforcement, CIMB fosters a culture where doing what is right is the expected standard.

Preventing Bribery and Corruption

CIMB adopts a zero-tolerance approach to bribery and corruption, guided by the Anti-Bribery and Corruption (ABC) Policy, which applies across the Group, from the Board to frontline staff. The policy requires full compliance with local laws and immediate reporting of any suspected wrongdoing. All employees are required to complete ABC training every two years and submit an annual ABC Declaration to affirm accountability and commitment to ethical conduct.

In 2025, guidance on gifts, entertainment and sponsorship due diligence was further strengthened through the introduction of a checklist to support employees in making sound decisions.

CIMB's commitment to integrity extends to third parties. Vendors and business partners are required to comply with our Vendor Code of Conduct (VCOC). Breaches are subject to review and appropriate action, which may include termination of the business relationship or escalation to the relevant internal functions and, where required, the appropriate external authorities.

Oversight of anti-bribery and corruption matters is provided by the Integrity and Governance Unit (IGU), which reports to the Board. Through the Group Integrity and Governance Framework, the IGU embeds ABC controls into risk assessments to support continuous vigilance across the Group.

Tax Management

CIMB Group complies with tax laws in every market in which we operate and manages tax registration, filing and payment processes in line with local requirements and timelines. We also adhere to international tax information standards, including the Foreign Account Tax Compliance Act (FATCA) and the Common Reporting Standard, supporting global efforts to combat tax evasion. All reported tax data is independently verified as part of our annual financial audit.

Tax matters are governed under the Group's Enterprise-Wide Risk Management Framework and Three Lines of Defence model. The necessary governance and risk management measures are embedded within the Group's Tax Policy, which the Board reviews at least once every two years, or earlier where required. Internal controls are in place to identify and manage tax risks across business activities, with higher-risk issues escalated to the appropriate internal governance bodies where necessary.

Group Tax works closely with business units and enabling functions to support strategic decision-making, including the development of new products, transactions and responses to regulatory changes. In Malaysia, e-invoicing was introduced between 2024 and 2025 to enhance accuracy and operational efficiency. In 2025, the Group started applying the Global Minimum Tax Pillar Two of the OECD/G20's Base Erosion and Profit Shifting (BEPS) framework, which establishes a minimum effective tax rate of 15% for multinational enterprises. In addition, the Group commenced phased service tax collection on financial services in Malaysia from 1 July 2025, in line with national policy.

Whistleblowing

CIMB's Whistleblowing Policy provides a secure and confidential channel for employees, business partners, suppliers and customers to report unethical or unlawful behaviours involving the management or employees. Reports may be made anonymously and are handled with strict confidentiality.

GOVERNANCE OF SUSTAINABILITY

We continue to strengthen the integration of sustainability into decision-making at CIMB, from Board-level strategy to day-to-day operations. As expectations around environmental and social responsibility evolve, our governance approach provides clarity, alignment and accountability across the Group.

We adopt a top-down, integrated approach to environmental and social matters, linking them directly to business strategy, risk management and performance oversight. This enables us to respond to emerging risks and opportunities while remaining focused on delivering meaningful outcomes for people, communities and the environment.

BOARD AND MANAGEMENT OVERSIGHT

CIMB's sustainability and climate agenda is anchored in strong Board oversight and active Management stewardship. Across all governance levels, the Board and Management assess sustainability and business priorities holistically, aligning decisions with the Group's risk appetite, sustainability commitments and long-term strategic direction.

KEY OUTCOME

Appointed Sustainability Champions across key subsidiary Boards to strengthen oversight and regional coordination

Board-Level Governance

Sustainability oversight starts at the top. Through dedicated committees and Sustainability Champions, the Board shapes strategic priorities, reviews progress and aligns action across all entities. Board discussions focus on long-term resilience and value creation, balancing financial performance with environmental and social outcomes that support the Group's purpose.

CIMB Board of Directors

The CIMB Board of Directors provides overall direction and accountability for sustainability and climate-related matters, embedding them into strategy, risk management and decision-making. The Board reviews and approves related strategies, policies and performance targets, and monitors progress against the Group's commitments.

Board Committees

Board Group Sustainability Committee (BGSC)
Provides strategic oversight of the Group's sustainability agenda, including climate transition plans, nature and biodiversity, human rights and corporate responsibility

Board Risk and Compliance Committee (BRCC)
Oversees sustainability and climate-related risks within the Group's Enterprise-Wide Risk Management Framework, including setting the climate risk appetite and overseeing the development and implementation of climate stress testing

Group Nomination and Remuneration Committee (GNRC)
Integrates sustainability considerations into appointment processes for the Board and senior management, as well as senior management KPIs and remuneration structures to reinforce accountability

Audit Committee (AC)
Oversees the integrity and assurance of sustainability- and climate-related disclosures, data and internal controls

Board Champions

In 2025, CIMB appointed Sustainability Champions across selected subsidiary Boards to strengthen governance oversight and drive consistent alignment on sustainability and climate matters. Acting as focal points between the CIMB Group Holdings Board—particularly the BGSC—and entity-level Boards, these Champions support integration of sustainability into decision-making. They also contribute to discussions on emerging risks and opportunities and facilitate two-way communication across the Group. In addition, they help reflect regional and local contexts in Group-level decisions by contributing perspectives from their respective markets and governance bodies.

Securing Our Future

In 2025, sustainability topics remained a priority across Board discussions.

Forum	Governance Body	Meeting Frequency[1]	Key Sustainability and Climate-related Matters Discussed
CIMB Group Board Level	Board of Directors	At least 6 scheduled meetings annually	• Forward30 Sustainability Strategy • CIMB's material sustainability matters • Group Sustainability Policy • Appointment of Sustainability Champions at major subsidiaries • Required skills within the Board and its Committees to support effective governance and decision-making • CIMB Sustainability Academy • Sustainability KPIs linked to long-term incentive plans and the remuneration framework • FY2025 sustainability risk appetite statement, metrics and dashboard • FY2026 climate risk appetite setting • Material Risk Assessment, incorporating sustainability and climate risk considerations • Sustainability and climate risk hotspots and emerging risks • Group-wide stress testing, with climate risk drivers embedded • Bank Negara Malaysia Climate Risk Stress Testing results and insights • Progress on key sustainability initiatives and goals • Net Zero operationalisation and progress towards interim 2030 Net Zero targets • Green, Social, Sustainable Impact Products and Services (GSSIPS) targets and progress • CIMB's approach to managing Nature and Biodiversity • Nature and Biodiversity Report • Human Rights Saliency Assessment • Economic empowerment and financial inclusion roadmap and initiatives • Corporate Responsibility strategy and initiatives • The Cooler Earth Sustainability Series • Investor engagement strategy in relation to sustainability matters • IFRS S2 implementation and climate disclosure framework • CIMB's Sustainability Report • External assurance of key sustainability indicators and internal review of key controls over sustainability data
	Board Group Sustainability Committee (BGSC)	At least quarterly	
	Board Risk and Compliance Committee (BRCC)	At least quarterly	
	Audit Committee (AC)	At least quarterly	
	Group Nomination and Remuneration Committee (GNRC)	At least quarterly	

[1] *Refers to the minimum number of meetings required as stated in the Committee's Terms of Reference. Additional meetings may be convened as necessary.*

Management-Level Governance

Management committees translate Board priorities into measurable actions and outcomes. They oversee strategic sustainability initiatives across the Group, monitor sustainability-related risks and opportunities, embed sustainability and climate goals into business planning and allocate the resources and support needed to achieve our sustainability goals.

Group Executive Committee (GEXCO)

Chaired by the Group CEO, the GEXCO reviews and endorses the Group's sustainability strategy, strategic initiatives, framework and key commitments, approves high-risk sustainability cases escalated for its consideration and supports capability-building to strengthen execution across the organisation.

Group Transformation Committee

Chaired by the Group CEO, the Group Transformation Committee (GTC) oversees the execution of the Sustainability Programme under the Forward30 strategy comprising strategic sustainability and climate-related initiatives across the group.

Group Sustainability Council

Chaired by the CEO of CIMB Bank Berhad, the Group Sustainability Council (GSC) monitors the Group's sustainability risk profile, oversees the implementation of sustainability policies, procedures and controls and drives responsible banking and sustainable finance by embedding sustainability considerations across the Group's operations.

Group Risk and Compliance Committee

Chaired by the Group CEO, the Group Risk and Compliance Committee (GRCC) provides risk oversight across the Group. Assisted by specialised sub-risk committees, it supports the integration of sustainability and climate-related risks into enterprise-wide risk management, stress testing and the Group's risk appetite.

Securing Our Future

In 2025, sustainability topics remained a priority across management committee discussions.

Forum	Governance Body	Meeting Frequency[1]	Key Sustainability and Climate-related Matters Discussed
CIMB Group Management Level	Group Executive Committee (GEXCO)	Monthly	• Forward30 Sustainability Strategy and Sustainability Programme • CIMB's material sustainability matters • CIMB Sustainability Academy • Sustainability KPIs on division and country collective scorecards • Group Sustainability Policy and related Procedures, including those covering Sustainability Risk Management, GSSIPS and Sustainability Communications • Sector Guides, including prohibitions, expectations and safeguards for Sustainability Sensitive Sectors • High sustainability risk clients and transactions escalated for notation or approval • Environmental and social Risk Acceptance Criteria and GSSIPS criteria for selected projects such as data centres • FY2025 sustainability risk appetite statement, metrics and dashboard • FY2026 climate risk appetite setting • Bank Negara Malaysia Climate Risk Stress Testing results and insights • Progress on key sustainability initiatives and goals across various business units and countries, including issues and impact • CIMB's operational GHG footprint, including oversight of the Internal Carbon Pricing mechanism, pricing and use of proceeds • Net Zero operationalisation, including control mechanisms to manage portfolio performance according to reference pathways, as well as sustainability and climate data infrastructure • GSSIPS strategy, framework, principles and criteria • GSSIPS progress and challenges across various business units and countries • Allocation of proceeds from CIMB's own sustainable bond/Sukuk instruments • CIMB's approach to managing Nature and Biodiversity • Nature and Biodiversity Report • Human Rights Saliency Assessment • Economic empowerment and financial inclusion roadmap, initiatives and targets • Diversity, Equity and Inclusion targets and initiatives • Corporate Responsibility strategy and initiatives • Internal sustainability communications and change management, as well as external events such as The Cooler Earth Sustainability Series • Investor engagement strategy in relation to sustainability matters • IFRS S2 implementation and climate disclosure framework • CIMB's Sustainability Report • External assurance of key sustainability indicators and internal review of key controls over sustainability data
	Group Transformation Committee (GTC)	Monthly	
	Group Sustainability Council (GSC)	Quarterly	
	Group Risk and Compliance Committee (GRCC)	Monthly	

[1] *Refers to the minimum number of meetings required as stated in the Committee's Terms of Reference. Additional meetings may be convened as necessary.*

IMPLEMENTATION OF SUSTAINABILITY STRATEGIES AND INITIATIVES

Execution across CIMB is driven by dedicated teams within business units and enabling functions that translate guidance from board and management committees into day-to-day actions. These teams coordinate initiatives, monitor progress and implement sustainability and climate-related activities across countries and functions, supporting consistent delivery of the Group's priorities.

To underpin execution with robust risk practices, CIMB applies a structured Three Lines of Defence model. This framework provides clear accountability, consistent risk management practices and effective oversight from risk identification to mitigation. It covers key areas including climate, nature, human rights, sustainable finance and economic inclusion.

First Line of Defence

Accountable for the day-to-day management of sustainability and climate risks, incorporating broader economic, environmental and social considerations into business activities and operationalising sustainability strategies to capture value. This includes identifying risks and opportunities, implementing policies and controls and escalating material issues.

Second Line of Defence

Provides specialised oversight, guidance and coordination for sustainability and climate risks and opportunities. Oversees the application of policies and standards, drives key initiatives, monitors risk exposure, supports the integration of economic, environmental and social risks and opportunities into financial and operational decision-making, and ensures regulatory compliance.

Third Line of Defence

Provides independent evaluation of the effectiveness of the first and second Lines of Defence in managing sustainability and climate-related risks. Offers feedback, recommendations for improvement and assurance that risk controls are robust and reliable.

Heads of Business Units and Business Enablers

All CIMBians, facilitated and enabled by Sustainability Specialists & Champions

Group Chief Sustainability Officer

Regional Centres of Excellence

- Net Zero Operations & Sustainability Solutions
- Sustainable Finance Business Development
- Sustainability Strategy & Stakeholder Engagement
- Sustainable Finance Risk Management & Net Zero
- Corporate Responsibility[1]
- Sustainability Governance & Risk
- Sustainability Risk Control Unit

Group Chief Risk Officer

Regional Centres of Excellence

- Enterprise Risk & Infrastructure *Climate Risk Unit*
- Credit Risk
- Market Risk
- Asset & Liability Management
- Non-financial Risk Management

Group Chief Legal & Compliance Officer

Group Legal & Compliance

Group Chief Internal Auditor

Group Corporate Assurance

[1] *In Malaysia, the Head of Corporate Responsibility reports to CIMB Foundation with dotted line reporting to GCSO.*

Securing Our Future

Group Sustainability Structure

To drive consistent execution and continuous innovation across the Group, CIMB has established dedicated Centres of Excellence (CoEs) within the Group Sustainability Division, under the oversight of the Group Chief Sustainability Officer. Each CoE plays a distinct role in advancing the Group's sustainability and climate commitments, with a focus on operational impact, sustainable and responsible finance and stakeholder alignment, among others. Beyond the Group Sustainability CoEs, CIMB embeds sustainability and climate considerations across our operations through Country Sustainability Teams in our core markets. These teams translate Group-wide strategies, policies and priorities into meaningful local action, while maintaining alignment with Group standards and expectations.

Net Zero Operations and Sustainability Solutions
Leads CIMB's operational net zero agenda across Scope 1, 2 and relevant operational Scope 3 emissions, while driving sustainability innovation and solutions with clients and other stakeholders. Drives the reduction of the Group's operational carbon footprint, enhances resource efficiency and embeds sustainable practices across operations. Spearheads strategic partnerships and initiatives that create long-term value for the Bank, clients and communities

Sustainable Finance Business Development
Partners with business units to develop and grow Green, Social, Sustainable Impact Products and Services (GSSIPS). Supports the development and scaling of sustainable finance portfolios and transition-enabling solutions and enables frontliners through tools, capacity building, and specialist subject matter expertise. Governs the definition and eligibility criteria for GSSIPS, in line with recognised local and international taxonomies and frameworks

Sustainability Strategy and Stakeholder Engagement
Leads the development and execution of CIMB's sustainability strategy in alignment with global frameworks and stakeholder priorities. Drives engagement with regulators, investors, clients, internal stakeholders and communities to inform strategy, build capacity, strengthen transparency and support alignment with evolving regulatory and market expectations

Sustainable Finance Risk Management and Net Zero
Integrates sustainability and climate considerations into client financing decisions. Oversees sustainability due diligence and develops sector guides to uphold responsible financing standards, supporting the Group's broader sustainability and Net Zero ambitions. Manages the setting, monitoring and management of sector-specific decarbonisation targets across the financing and investment portfolios, in line with science-based Net Zero pathways

Corporate Responsibility
Leads the Group's corporate responsibility agenda, including community investments, financial inclusion initiatives and employee volunteering programmes. Works closely with internal stakeholders and external partners to deliver impactful initiatives across education, health and community well-being, economic empowerment, and climate and environment

Sustainability Governance and Risk
Anchors CIMB's sustainability governance through policies, procedures and data stewardship. Drives the integration of sustainability risks into the Enterprise-wide Risk Management Framework and supports compliance with relevant regulatory requirements

Sustainability Risk Control Unit
Oversees operational risk in relation to the implementation of sustainability policies, procedures, products and initiatives across the Group. Strengthens Operational Risk Management practices, champions a strong Risk and Compliance culture and promotes regulatory compliance in the execution of sustainability-related activities

Embedding Sustainability Across the Group

Sustainability Specialists and Champions within business units, as well as business enablers, alongside Country Sustainability Teams, play a defined role in supporting implementation throughout the Group. Operating within established governance arrangements, these roles are aligned to Group Sustainability through structured coordination, accelerating the integration of sustainability and climate-related considerations into business decisions, processes and performance outcomes across the Group. This model supports a decentralised yet cohesive approach, allowing responsiveness to local contexts while maintaining consistency, accountability and alignment with Group objectives.

Sustainability Champion Jasmin Teoh Sparks Change

Bringing Sustainability to Life
For Jasmin Teoh from CIMB's Group Technology division, sustainability was often discussed in meetings and reports — important, yet distant. While she was familiar with the term "net zero", she did not fully understand what it meant for her role, or how it translated into action in her daily work and at home.

That changed when she began to pay closer attention to CIMB's Net Zero commitments and realised how close the 2030 milestone was. The realisation prompted her to reflect on how prepared she and others around her were to contribute meaningfully. That reflection became a catalyst for action. Jasmin began with her own team, focusing on making sustainability relatable and practical.

"Sustainability can sound technical," she shared, "but it's really about the choices we make every day."

She grounded her approach in three principles: start small, involve everyone and make it real. Jasmin introduced team pledges, developed a sustainability intranet hub featuring bite-sized videos and newsletters, and encouraged everyday actions as shared learning opportunities.

One initiative, Eco Email Week, invited colleagues to use OneDrive links instead of email attachments, as attachments generate higher data storage and transmission emissions than shared links. The campaign sparked curiosity and friendly participation, resulting in a 35% reduction in email attachments within a week.

Beyond measurable outcomes, sustainability conversations began to feature more naturally in team discussions and daily routines.

"When people start connecting their choices to something bigger, that's when change happens," Jasmin reflected.

Her efforts have since inspired similar initiatives across CIMB, showing how individual action can create momentum and foster a broader culture of responsibility.

Sustainability Specialist Benjamin Yeo Asked "Why Not?"

Turning Curiosity into Action
For Benjamin Yeo at CIMB's Group Wholesale Banking, sustainability had long been associated with client projects and green finance, but not with the team's daily habits. That perspective shifted when he paused to reflect on the office environment.

"We focus extensively on supporting our clients' transitions," he reflected, "but what about our own footprint?"

That question sparked his first sustainability experiment. With guidance from a colleague in Administration and Property Management, Ben learned how to read the floor's electricity meters and began tracking his department's energy consumption. Along the way, he noticed everyday inefficiencies, such as monitors left on and printers idle.

The exercise also prompted a broader look at resource use beyond electricity. Recognising an opportunity to improve waste management, Ben worked with the relevant internal teams to initiate an e-waste collection drive, with processes aligned to IT asset management and data security requirements. Colleagues were invited to contribute unused electronics from their desks and homes for proper recycling, in line with established procedures. The response was strong: 462 kilogrammes of e-waste were collected and responsibly processed through a certified recycler, ERTH.

The impact extended beyond the initial campaign. As results were shared, conversations grew and behaviours began to shift.

"Once people saw the numbers, they wanted to do more," Ben shared.

He began incorporating energy-saving tips into team discussions, and the momentum carried beyond the workplace. At home, his family joined in by monitoring electricity usage and installing rooftop solar panels.

What began as a simple question — *"What can we do differently?"* — evolved into awareness and action, with positive impact felt both at work and at home.

Securing Our Future

SUSTAINABILITY LINKAGES TO PAY

CIMB's commitment to sustainability extends to how we assess and reward performance across the Group. Under the CIMB Group Remuneration Policy, performance is determined in accordance with a balanced scorecard that includes key measures of sustainability performance and implementation of sustainability initiatives. The Group CEO, top management and personnel across all divisions are evaluated on sustainability-related KPIs. This approach aligns leadership, business units and enabling functions with our sustainability goals, both immediate and long-term.

This framework is operationalised through performance-based remuneration mechanisms embedded within the Group's collective scorecard. A minimum weightage of 5% is assigned to sustainability-related KPIs, which must be achieved within predetermined timeframes. These KPIs are approved by the Group Chief Sustainability Officer and the relevant Heads of Divisions. Performance against scorecards is assessed regularly with progress reported to the appropriate committees. Achievement of sustainability-related KPIs directly influences each division's bonus pool allocation, linking compensation outcomes to the success of their sustainability efforts. For individual employees, performance is tracked through balanced goals aligned with measures in the collective scorecards. This approach recognises both individual contributions and collective performance by the division.

Sustainability-related KPIs incorporate both internal and external commitments, financial and non-financial metrics, as well as leading and lagging indicators to strengthen accountability and promote long-term value creation. Examples include:

- Mobilising sustainable finance through the Green, Social, Sustainable Impact Products and Services (GSSIPS) framework for retail and non-retail clients
- Reducing Scope 1 and 2 GHG emissions from the 2019 baseline
- Implementing the Group's Net Zero Operationalisation Programme
- Delivering our Sustainability and Climate Risk Data Infrastructure project
- Fulfilling IFRS S1 and S2 requirements by upgrading systems and processes to strengthen disclosures and reporting transparency
- Conducting a preliminary nature and biodiversity risk assessment for key nature-related sectors, including risks linked to long-term climate change and publishing the Group's position
- Advancing economic inclusion and financial literacy for vulnerable groups
- Driving initiatives to build a sustainable supply chain
- Strengthening CIMB's sustainability capabilities through targeted training
- Improving performance on key diversity and inclusion metrics
- Improving sustainability policies to strengthen governance, controls and alignment with international standards and best practices

SUSTAINABILITY POLICIES

Our three core policies — the Group Sustainability Policy, the Group Sustainable Financing Policy and the Group Human Rights Policy — outline CIMB's principles, governance approach and operating processes for identifying, assessing and managing environmental and social risks, in alignment with international standards and best practices. These include risks and opportunities related to climate change, nature, human rights, and greenwashing among others.

GROUP SUSTAINABILITY POLICY

Defines CIMB's overarching approach to sustainability, outlining key areas of focus including sustainability and climate-related risk management, sustainable finance, net zero operations, sustainable procurement and sustainability communications and reporting. The policy sets out how sustainability is embedded across the Group's strategy, operations and decision-making processes, including oversight by relevant management and Board committees.

GROUP SUSTAINABLE FINANCING POLICY

Guides the integration of environmental and social (E&S) considerations into financing and capital-raising activities. The policy provides a structured framework for assessing clients and transactions, supporting the identification and management of E&S risks and guiding clients to improve sustainability practices in line with international and regional best practices.

GROUP HUMAN RIGHTS POLICY

Articulates CIMB's commitment to upholding human rights across our value chain. The policy outlines how key human rights risks are identified and managed, and sets out processes for due diligence, grievance handling and remediation. It also outlines the procedures for stakeholders, including employees, clients, suppliers and communities, to raise concerns and seek appropriate redress.

For more information on our Group Sustainability Policy and Sustainable Financing Policy, please refer to our Sustainable Finance Framework.

Our Group Human Rights Policy can be found on our website.

For more details on our Internal Framework, Policies, Procedures and Standard Operating Procedures, please refer to page 222 of our Integrated Annual Report.

Independent Policy Assessment of CIMB Cambodia by Fair Finance

In 2025, CIMB Cambodia was assessed under the Fair Finance Guide International Methodology conducted by Oxfam and Fair Finance Asia, which evaluates banks' publicly available policies and governance frameworks related to environmental, social and sustainability considerations.

Based on the 2023 assessment cycle which was completed in 2025, CIMB was ranked as the leading bank among eight banks assessed in Cambodia. The assessment drew on publicly disclosed information, including annual reports, sustainability reports and governance frameworks, and supplemented by interviews with CIMB Cambodia staff.

The findings reflect the strength of CIMB's policy commitments and disclosure practices at the time of assessment.

Note: The Fair Finance Guide International Methodology is based solely on publicly available information as at 2023-2024. It does not assess non-public practices or implementation outcomes and may not reflect subsequent developments after the assessment period.

SUSTAINABLE SUPPLY CHAIN

Resilient and ethical supply chains are essential to building trust, managing risk and supporting local economies. They also play a critical role in enabling CIMB to deliver responsible banking services across ASEAN. Accordingly, we embed sustainability considerations into our sourcing practices across the region, prioritising partners that uphold fair labour practices, environmental responsibility and business integrity.

In 2025, CIMB collaborated with 2,052 supply chain partners, including multinational corporations and SMEs. 86% of these were local suppliers. We procured over RM1.3 billion in goods and services, primarily in technology products and services.

KEY OUTCOME

CIMB earned our first A-List badge under the Carbon Disclosure Project (CDP) Supplier Engagement Assessment (SEA) 2024 disclosure cycle, which was announced in 2025. The CDP Supplier Engagement Assessment, formerly known as the CDP Supplier Engagement Rating, evaluates companies on their performance across governance, targets, Scope 3 emissions and value chain engagement, and recognises companies who excel in these areas.

For more information on the CDP Supplier Engagement Assessment and the A-List, please refer to CDP's SEA website.

Eugene Yeoh Keong Joo
Head of Strategic Procurement, Malaysia

"Our suppliers are not just vendors — they are partners in our journey towards responsible business. Together, we are raising the bar not only within our supply chain but across the wider industry. By being transparent about our sustainability and ethical expectations, and listening to theirs, we have built a foundation of mutual trust. Today we are seeing stronger alignment on ethics, labour standards and environmental practices, demonstrating how collective action can drive meaningful and systemic change."

PROCUREMENT GOVERNANCE AND PRACTICES

Procurement governance at CIMB focuses on translating standards into consistent practices across the Group. Central to this is the Vendor Code of Conduct (VCOC), which sets minimum standards for vendors across ethics, human rights and environmental responsibility. These standards are embedded into procurement processes through defined roles and controls, with ongoing monitoring of vendor adherence across sourcing activities.

To reinforce these standards in day-to-day procurement decisions, CIMB enhanced its tendering process by formally integrating sustainability considerations into Requests for Proposals. From 2025 onwards, 5% of the technical evaluation score for RFPs in Malaysia, Indonesia and Singapore is allocated to assessing vendors' environmental, social and governance practices. This enables clearer differentiation of vendors based on the maturity and robustness of their sustainability practices, while supporting closer alignment between procurement decisions and CIMB's sustainability priorities.

CIMB supports suppliers through capability building and knowledge sharing. Since 2021, we have progressively engaged vendors on topics such as greenhouse gas reduction, waste management and human rights risk management. We have also integrated our sustainability expectations into vendor onboarding processes, embedding sustainability considerations systematically within the Group's supplier engagement framework.

As part of our climate strategy, we are also strengthening how we measure and disclose our value chain emissions. This year, we expanded our Scope 3 Category 1 emissions disclosure to provide deeper insight into CIMB's environmental impact from purchased goods and services.

For details on CIMB's operational Scope 3 emissions, please refer to page 53.

Securing Our Future

RISK MANAGEMENT AND BUSINESS RESILIENCE

To learn more about our approach to this material topic, visit our website.

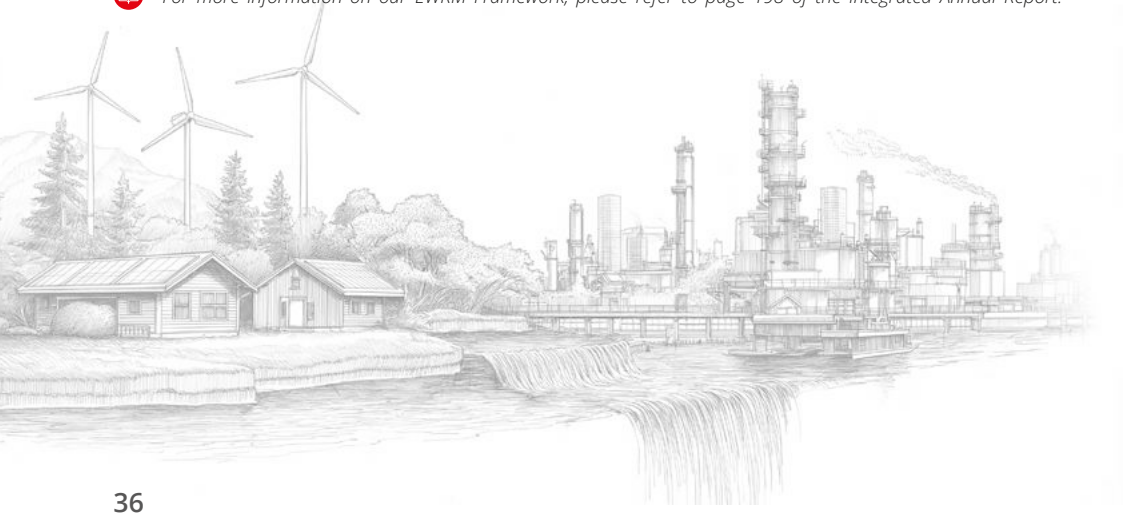
Robust risk management underpins CIMB's resilience. It enables us to anticipate change, adapt effectively and continue creating value for our customers and stakeholders. We take an integrated approach to risk management, identifying risks early and strengthening our capacity to respond to both immediate and long-term risks across the Group.

ENTERPRISE-WIDE RISK MANAGEMENT FRAMEWORK

The Group operates under a comprehensive Enterprise-Wide Risk Management (EWRM) Framework, which provides a structured and standardised approach to anticipating, assessing and managing both existing and emerging risks. The framework integrates a top-down strategic lens with bottom-up risk identification, enabling the Board and management to respond proactively to evolving business, market and regulatory developments. Clear governance structures, defined risk appetite parameters and a strong risk culture underpin the framework, supporting accountability and disciplined risk-taking across the Group.

Within this overarching structure and starting with business planning, risk management processes encompass risk identification and assessment, risk measurement including stress testing, risk management and control through defined limits and mitigation strategies, and ongoing risk monitoring and reporting to senior management and the Board.

For more information on our EWRM Framework, please refer to page 198 of the Integrated Annual Report.



CIMB GROUP SUSTAINABILITY RISK MANAGEMENT FRAMEWORK

Sustainability risk management is embedded within the broader EWRM Framework, aligned with the same core processes and governance structures, with environmental, social and governance considerations such as climate change, nature, human rights and institutional integrity systematically integrated into risk assessment and decision-making.

- **Risk Identification and Assessment**
  Sustainability risks are systematically identified and assessed through the Group's sustainability frameworks, policies and procedures. The process considers both short- and long-term impacts on portfolios, operations and stakeholders using qualitative and quantitative information.
- **Risk Measurement**
  Sustainability risks are measured and aggregated using tools that are deployed across the Group. For climate risk, this includes climate scenario analysis and stress testing, which help assess potential financial and non-financial impacts under different climate pathways and scenarios.
- **Risk Management and Control**
  Sustainability risks are managed within the risk appetite approved by the Board. Controls and limits are reviewed regularly to reflect market developments, regulatory changes and stakeholder expectations. Mitigation actions are implemented through measures such as enhanced sustainability due diligence, client engagement and portfolio alignment.
- **Risk Monitoring and Reporting**
  Sustainability risks are monitored on an ongoing basis at both portfolio and transaction levels. Regular updates are provided to relevant committees, including the Board Group Sustainability Committee (BGSC) and Board Risk and Compliance Committee (BRCC), to maintain oversight within the approved sustainability risk appetite. Emerging risks, trends and regulatory developments are also tracked to support timely and informed decision-making.

CIMB applies a Three Lines of Defence model to reinforce clear ownership, independent oversight and assurance across all risk types, including sustainability risk. This model continues to evolve in line with regulatory expectations and leading global practices, ensuring that the Group's risk oversight remains relevant, transparent and responsive to stakeholder expectations while supporting long-term value creation.

Within this framework, CIMB identifies and manages a broad range of material sustainability matters that represent the most significant environmental, social and governance topics for the Group and its stakeholders. These material matters have the potential to affect both financial and non-financial outcomes, and are therefore assessed not only from the perspective of impact to key stakeholders and the environment, but also through the lens of their implications on the Group's own risk profile and long-term resilience.

The management of these material sustainability matters is guided by dedicated frameworks, policies and action plans, with clear accountabilities assigned to relevant business units and control functions. Performance indicators, targets and risk metrics are established where appropriate, and progress is monitored through established governance and reporting channels to maintain alignment with the Group's strategy and risk appetite. Further details on how each material sustainability matter is managed are provided in the respective sections of this Report.

Sustainability risk is reflected in the Group Risk Library as a Level 1 risk, reflecting its significance and potential impact. The Group Risk Library establishes sustainability risk as a cross-cutting risk, where issues stemming from environmental or social matters can manifest through and amplify traditional financial risk categories, including credit, market, liquidity, operational and reputational risks, thereby influencing the Group's overall risk profile.

In addition to managing current material sustainability matters, the Group maintains a forward-looking perspective to identify and respond to emerging risk drivers. We actively monitor emerging risks that could reshape markets and operating conditions across ASEAN, including rising geopolitical tensions, intensifying extreme weather events, accelerating nature degradation and evolving digital vulnerabilities such as deepfakes and the unethical use of artificial intelligence. These developments are assessed through the EWRM Framework, enabling early identification of potential financial and non-financial impacts, evaluation of risk transmission channels across portfolios and operations, and timely calibration of risk appetite, controls and mitigation strategies in a rapidly evolving environment.

More information on sustainability risk management and specific emerging risks is available on our website.

SUSTAINABLE AND RESPONSIBLE FINANCE: MANAGING ENVIRONMENTAL AND SOCIAL RISKS IN FINANCING AND CAPITAL RAISING

To learn more about our approach to this material topic, visit our website.

KEY HIGHLIGHTS IN 2025

- Expanded our Oil & Gas sector guide requirements to include bond investments, in addition to non-retail financing and capital raising activities
- Developed a framework to assess environmental and social risks in data centre financing, with a focus on energy use, water efficiency and carbon impact
- Introduced a water risk assessment framework for selected water-intensive projects to evaluate water dependencies, availability and emerging risks
- 85% of clients successfully completed their Environmental & Social action plans due in 2025*
- Strengthened engagement with financing clients to support timely remediation and improve environmental and social risk management practices

* *The number of clients that completed Environmental & Social action plans due, as a proportion of the total clients with action plans (arising from commitments agreed in prior years) due in 2025. Excludes cancelled action plans and approved extensions where delays were due to factors beyond the clients' control.*

Every financing decision can have far-reaching impacts on industries, people and the environment. At CIMB, responsible financing is central to how we manage risk and allocate capital. It supports clients in navigating emerging environmental and social challenges while contributing to low-carbon and inclusive outcomes.

Through robust environmental and social (E&S) due diligence, potential impacts are identified early in the financing and capital-raising process. This approach helps mitigate adverse impacts on people and the environment, safeguards long-term asset value and supports portfolio resilience. Our sector guides and client engagement frameworks translate these principles into action. We engage closely with clients to support their transition to more sustainable business practices and to improve their resilience, for example, by strengthening governance, adopting cleaner technologies and improving labour practices.

Securing Our Future

In 2025, CIMB worked with peers, regulators and industry associations, playing an active role in shaping and elevating sustainability across the financial services sector and the real economy. The Group contributed to the revision of the Value-Based Intermediation Financing and Investment Impact Assessment Framework (VBIAF) Sectoral Guides, BNM's Climate Change and Principle-based Taxonomy (CCPT) Implementation Group and became a founding financial institution member of the Malaysian Sustainable Palm Oil (MSPO) Impact Alliance. These engagements support improved environmental and social practices in sectors critical to Malaysia's transition.

SUSTAINABLE FINANCING FRAMEWORK AND POLICY

The Group Sustainable Financing Policy (GSFP) establishes CIMB's approach to identifying, assessing, monitoring and managing E&S risks in non-retail financing and capital-raising transactions. The Policy provides clear requirements for potential impacts to be considered throughout the financing lifecycle.

Key components of the GSFP are laid out in the CIMB Sustainable Finance Framework (SFF), which sets out key risk management processes, sector-specific position statements and requirements for sectors with higher exposure to environmental and social risks, supporting a balanced approach to meeting business objectives while upholding responsible financing practices and long-term sustainability outcomes.

The Sustainable Finance Framework is available on our website.

SUSTAINABILITY-SENSITIVE SECTORS

Certain industries carry heightened E&S risks arising from characteristics such as large-scale land-use change, energy intensity, or potential impacts on vulnerable communities. CIMB has designated these as Sustainability-Sensitive Sectors which require enhanced risk management and due diligence.

CIMB has identified 150 sub-sectors across 10 industries and developed detailed sector guides for seven key sectors: Palm Oil, Forestry (including Rubber), Oil and Gas, Construction and Infrastructure, Coal, Mining and Quarrying and Manufacturing. These guides set out CIMB's financing criteria, due diligence requirements and exclusion thresholds, as detailed in the SFF. Country-level assessments enable the consistent implementation of CIMB's sector requirements while taking into consideration local conditions and operating realities. For details of our methodology and sector specific requirements, refer to the Sustainable Finance Framework on our website.

Sector requirements are reviewed regularly to remain aligned with evolving expectations, industry standards and regional priorities. In 2025, CIMB introduced new assessment criteria for data centre financing, recognising the sector's growing impact on energy consumption, water demand and emissions. The criteria support more consistent assessments of environmental dependencies and impacts, particularly in relation to resource intensity, grid stability and climate objectives.

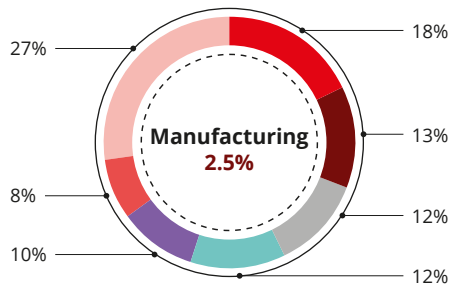
CIMB also strengthened several sector guides, reinforcing CIMB's commitment to our Net Zero pathways. Key enhancements included updates to greenhouse gas (GHG) management and monitoring requirements for clients in carbon-intensive sectors, full regional implementation of the Palm Oil sector guide enhancements (made at the Group level in 2024), and an expansion of our Oil & Gas sector guide to cover investment activities.

KEY OUTCOMES

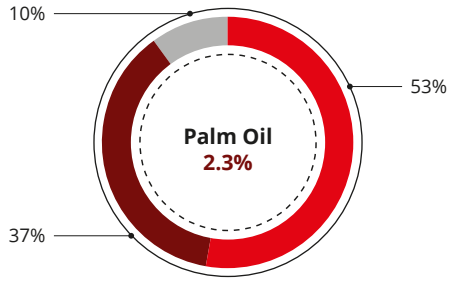
- Introduced criteria for assessing data centres in alignment with CIMB's sustainability commitments and regulatory requirements, applicable across all stages of the project lifecycle. Assessments consider environmental and biodiversity impacts, water dependencies and potential for water stress, energy performance, human rights considerations and exposure to physical climate risk
- Expanded coverage of the Oil & Gas sector guide to include bond investments, in addition to financing. We also strengthened Oil & Gas sector E&S risk management practices and requirements for our capital markets investment portfolio

Portfolio Exposure to Sustainability-Sensitive Sectors

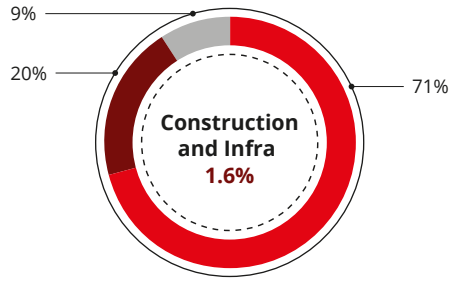
The charts below present our exposure to sustainability-sensitive sub-sectors, highlighting areas that may warrant enhanced risk management and client engagement. For details on climate and nature-related exposures and how risks in these sectors are identified, assessed and managed, please refer to Climate Change on pages 46 to 82 and Nature and Biodiversity on pages 83 to 89.



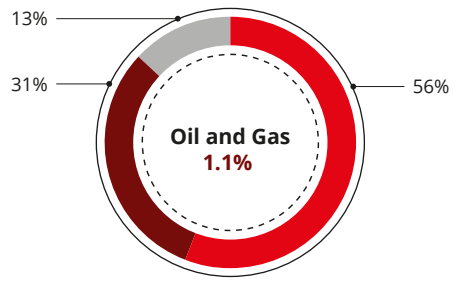
- Automotive
- Plastics
- Machinery and Equipment
- Chemicals
- Electrical and Electronic Equipments
- Textiles, Apparel and Leather Goods
- Other Manufactured Goods/Trading



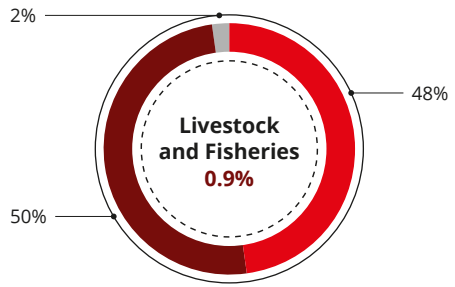
- Planting
- Manufacturing
- Trading



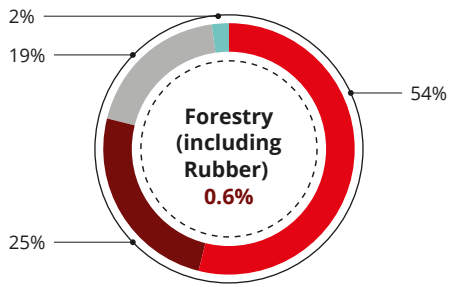
- Construction
- Infrastructure
- Manufacturing of Concrete, Cement and Building Materials



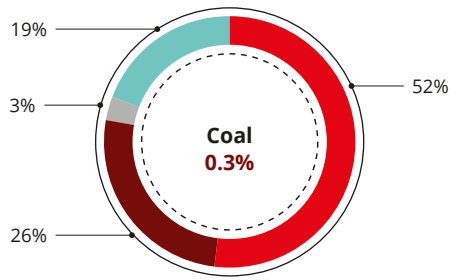
- Downstream
- Support Activities
- Extraction



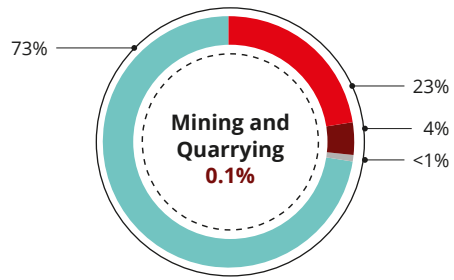
- Livestock
- Trading
- Fisheries



- Pulp and Paper
- Wood and Wood Products
- Trading
- Forestry and Rubber



- Coal-Fired Power Plants
- Extraction
- Trading
- Others



- Stone, Sand and Clay
- Iron Ores
- Tin
- Other Metals and Non-Metals

Exposure as a percentage of total Group gross loans/financing as at 31 December 2025 in Malaysia, Indonesia, Singapore, Thailand and International Offices. The percentages disclosed here represent only the specific sustainability-sensitive sub-sectors within each sector and will therefore differ from other portfolio exposure figures disclosed elsewhere in this report, or in other public disclosures, due to variations in the scope of each disclosure.

Securing Our Future

SUSTAINABILITY DUE DILIGENCE

Non-retail financing and capital-raising transactions at CIMB are subject to a structured Sustainability Due Diligence (SDD) process to identify and manage potential environmental and social (E&S) risks before approval. This approach supports responsible and transparent decision-making and aligns with CIMB's objective of creating lasting economic and social value, while doing no significant harm to people and planet.

Basic Sustainability Due Diligence
Conducted by frontliners (Relationship Managers) using the Integrated Sustainability Assessment Tool[1], which includes:

- Exclusion List and Sustainability Watchlist checks
- Controversy screening
- Human rights risk assessment
- Climate-related physical and transition risk review
- Assessment against applicable Sector Guide requirements[2]
- Due diligence checks aligned with Bank Negara Malaysia's Climate Change and Principle-based Taxonomy (CCPT) checklist[1]

Enhanced Sustainability Due Diligence
For transactions with elevated E&S risks, an enhanced review is conducted by the Sustainability team. This could include:

- Detailed E&S risk assessment
- Controversy assessment and mitigation review
- Third-party data verification (e.g., S&P, Global Coal Exit List)
- Direct client engagement to clarify findings and agree mitigation measures

Following the review, the Sustainability team may recommend one of the following outcomes:

- Rejected
- Not recommended
- Recommended with action plan(s)
- Recommended with notes[3]
- Recommended for approval

High-risk or disputed transactions are escalated to Group Executive Committee (GEXCO) and, where necessary, to the Board for deliberation and decision.

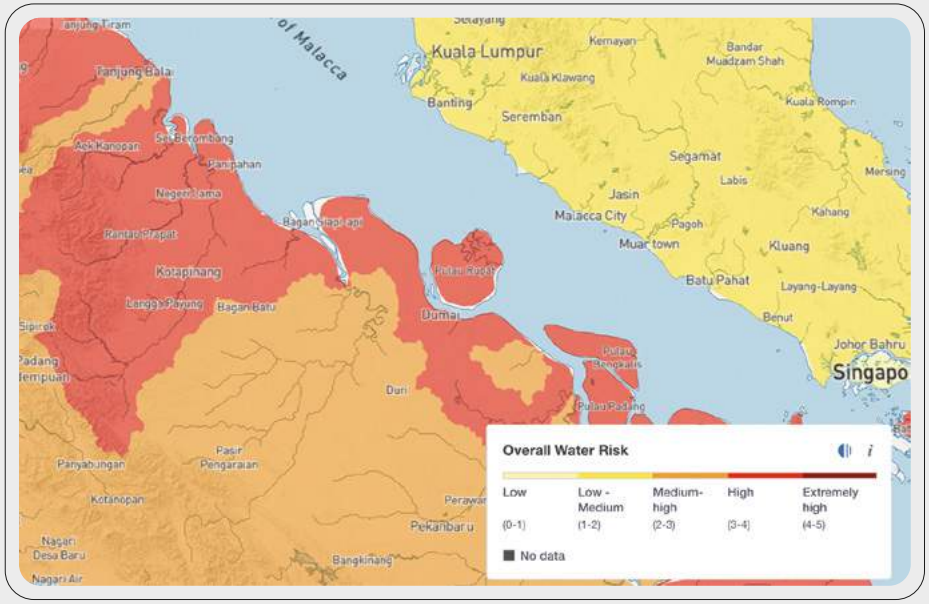
[1] *Applicable for Malaysia only*
[2] *May include additional assessments such as biodiversity and water risk assessments depending on sector and/or use of proceeds*
[3] *New ESDD outcome for cases where material E&S issues identified warrant attention and monitoring but do not require a formal Action Plan or a "Not Recommended" outcome*

INTEGRATING WATER RISK INTO OUR ASSESSMENTS

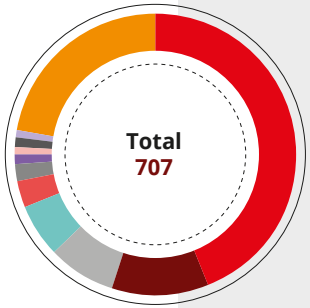
Water is a critical resource for many industries, including agriculture, manufacturing, energy and data infrastructure. As climate change, urbanisation and rising demand intensify water stress, understanding how businesses depend on and impact water resources has become increasingly important for managing long-term risk and business continuity.

In 2025, CIMB rolled out a water risk assessment approach to evaluate the relationship between clients' water dependency and local water availability. The assessment incorporates location-specific water stress mapping and evaluates how clients' water use and discharge practices could affect local catchments and communities.

By integrating insights from tools such as the WRI Aqueduct Water Risk Atlas and the WWF Water Risk Filter with client-specific data, we continue to strengthen our understanding of water-related dependencies and exposures. This supports more informed engagement with clients on water efficiency, stewardship and climate adaptation planning. This assessment is currently applied to data centre (DC) projects, with potential expansion to other sectors over time.



Source: WRI Aqueduct Water Risk Atlas (accessed February 2026)



Enhanced Sustainability Due Diligence in 2025, by Sector

- Palm Oil, 44%
- Manufacturing, 11%
- Livestock and Fishery, 8%
- Coal (Mining, Construction, Coal-fired Power Generation), 6%
- Construction and Infrastructure, 3%
- Electric Power Generation (Non-Coal), 2%
- Forestry, 1%
- Mining and Quarrying, 1%
- Oil & Gas, 1%
- Permitted Exemptions, 1%
- Others, 22%

In 2025, CIMB conducted Basic Sustainability Due Diligence (BSDD) on more than 16,000 non-retail clients representing 20% of non-retail borrowing clients*. Of these, 707 cases (4%) were escalated for Enhanced Sustainability Due Diligence (ESDD) with action plans issued for 194 cases. None of the cases were assessed as "Not Recommended".

For details on action plans issued and due in 2025, please refer to the section on "Clients with Action Plans Due in 2025" on page 43.

For more information on our Enhanced Sustainability Due Diligences, please refer to "Sustainable Due Diligence", in our Performance Data Supplement.

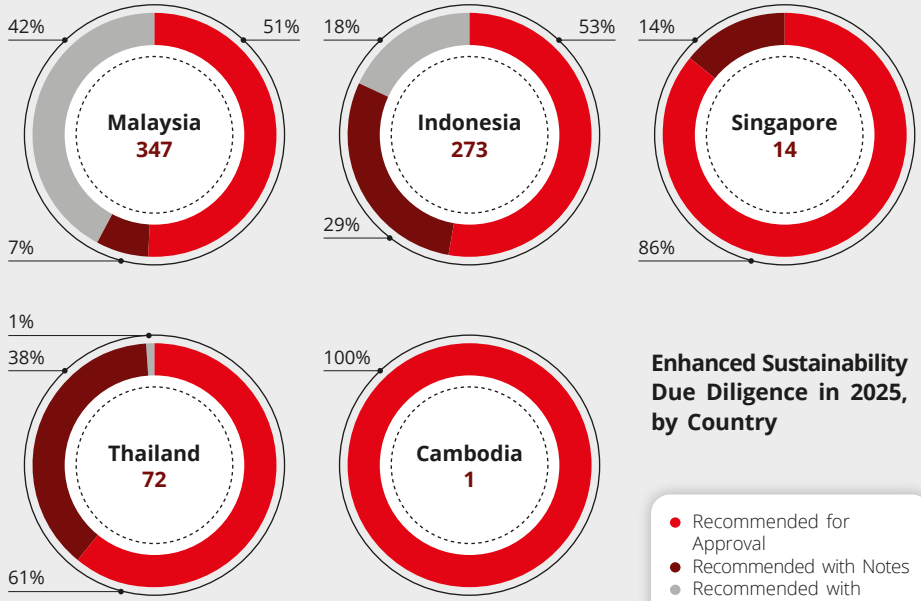
* *Covers non-individual borrowers in Wholesale and Business Banking across Malaysia, Indonesia, Singapore, Thailand, and Cambodia, including SME Banking clients in Malaysia, in line with the Group Sustainable Financing Policy. In 2025, the calculation scope was updated to reflect only SME clients in the Palm Oil and Forestry sectors which are subject to annual sustainability due diligence, whilst SME clients in other sectors are subject to sustainability due diligence during onboarding. Comparative figures for previous years have not been restated.*

Project Financing Reviews

All project financing proposals are reviewed in accordance with CIMB's Group Sustainable Financing Policy and applicable Sector Guides, as set out in the Sustainable Finance Framework.

In 2025, CIMB reviewed nine new project financing deals*. Of these, five deals (56%) were escalated for Enhanced Sustainability Due Diligence (ESDD) due to high environmental or social risks associated with either the project or the client. In the same year, six project financing deals were approved and reached financial close. No project financing proposals were declined due to environmental and social (E&S) reasons.

* *Project financing refers to a financing method where the lender primarily relies on the project's generated revenues as the source of repayment and security for the financing. Figures cover reviewed project finance transactions in Malaysia, Singapore, Thailand and Cambodia. Transactions from Indonesia are excluded as project finance exposures are not currently separately classified in local systems for reporting purposes.*



Enhanced Sustainability Due Diligence in 2025, by Country

- Recommended for Approval
- Recommended with Notes
- Recommended with Action Plans
- Not Recommended
- Rejected

For more information on our Enhanced Sustainability Due Diligences, please refer to "Sustainable Due Diligence", in our Performance Data Supplement.

When material E&S risks are identified, CIMB works directly with clients to understand the nature of the risks, evaluate mitigation approaches and review clients' plans for addressing them. Clients are required to provide supporting documentation for review. Where gaps are identified, CIMB engages clients to develop and agree time-bound action plans, with progress monitored at least annually. Extensions may be granted where justified and supported by a clear plan.

Where a client fails to implement agreed actions or is found to be associated with serious environmental or social harm that falls outside CIMB's risk tolerance, the entity may be placed on CIMB's Sustainability Watchlist. Entities on the Watchlist are restricted from further financing or capital-raising activities.

In 2025, consistent application of our sustainability due diligence and escalation protocols supported the effective management of environmental and social risks, with no entities requiring placement on the Sustainability Watchlist.

Securing Our Future

KEY OUTCOMES

707
Enhanced Sustainability Due Diligence cases (ESDD) conducted in 2025

27.4%
ESDD cases recommended for approval with environmental and social (E&S) action plans[1]

For more information on our Enhanced Sustainability Due Diligences, please refer to "Sustainable Due Diligence", in our Performance Data Supplement.

[1] *Percentage represents the proportion of ESDD cases recommended with E&S action plans, divided by the total number of ESDD cases conducted in 2025 (707 cases).*

CLIENT ENGAGEMENTS ON ENVIRONMENTAL AND SOCIAL ISSUES

CIMB engages clients throughout the financing lifecycle, from origination, due diligence and annual reviews to ongoing monitoring and progress assessments. These discussions help identify E&S risks and opportunities, support sound governance practices and guide clients in adopting responsible and forward-looking business practices. Where gaps are identified, CIMB works with clients to develop actionable plans and track progress over time.

Beyond transaction-level engagement, CIMB is deepening engagement with clients in sectors covered by CIMB's interim targets towards Net Zero by 2050. These discussions go beyond compliance and focus on helping clients reduce emissions, adopt cleaner technologies and build climate resilience. Engagements may include technical guidance, access to sustainability-linked financing and targeted capacity-building initiatives to help them advance their transition goals.

Our goal is to build partnerships grounded in mutual accountability and progress. In 2025, we expanded this approach through one-on-one engagements with clients across priority sectors, focusing on deforestation, human rights, climate transition and other key E&S priorities, all areas where progress is critical to long-term business stability and shared economic value.

Sector	Examples of Issues Discussed	Key Outcomes
Palm Oil	• No Deforestation, No Peat, No Exploitation (NDPE) commitments aligned to CIMB's updated Palm Sector Guide • Malaysian Sustainable Palm Oil (MSPO)/Indonesia Sustainable Palm Oil (ISPO) certification status • Potential human-wildlife conflicts • GHG monitoring and disclosure	• Commitment to align with CIMB's NDPE requirements • Commitment to achieve 100% sustainable palm oil certfication • Implementation of targeted Wildlife Management Actions to mitigate conflict risks • Commitment to measure and provide Scope 1 and 2 emissions data
Forestry	• NDPE commitments aligned to CIMB's Forestry Sector expectations • Human rights risks	• Commitment to a strengthened NDPE policy, including a strict no-new-peat-development commitment • Agreement to establish a Human Rights Policy
Construction	• Obtaining Environmental Impact Assessment (EIA) approval is obtained before physical work commences • Human rights risks • Pollution control measures	• Submission of EIA approval and accompanying Environmental Management Plan • Development and adoption of a Human Rights Policy and grievance mechanism • Provision of supporting documents demonstrating Waste Management controls
Oil & Gas	• Human rights risks	• Undertaking of Human Rights Due Diligence and establishment of a grievance mechanism
Manufacturing	• Physical risks (flood) • Occupational Health & Safety risks • Human rights risks	• Provision of an Emergency Response Plan addressing flood risk • Establishment of an Occupational Health & Safety Policy • Establishment of a Human Rights Policy and grievance mechanism • Undertaking of Human Rights Due Diligence
Livestock & Fisheries	• Achieving full compliance with environmental regulations • MyGAP certification status • Human rights risks	• Commitment to achieve BLUE rating under PROPER • Encouragement to pursue MyGAP certification • Agreement to conduct Human Rights Due Diligence

CASE STUDY 1 USING THE SUSTAINABILITY WATCHLIST TO DRIVE ENVIRONMENTAL AND SOCIAL IMPROVEMENTS

Why it Matters

The Palm Oil sector carries significant E&S risks, including deforestation, biodiversity loss and labour or community impacts. Without careful monitoring and engagement, financing in this sector could contribute to environmental degradation, harm to communities and reputational exposure. Our Sustainability Watchlist supports disciplined risk management by restricting financing for clients and activities that are inconsistent with our sustainability commitments, while providing a pathway for clients to regain access to financing once meaningful improvements are demonstrated.

Our Approach

In 2021, an ESDD conducted on a prospective Palm Oil client identified high E&S risks related to deforestation associated with both the client's historical activities and planned development. As a result, the financing request was declined and the client was placed on CIMB's Sustainability Watchlist, under which new facilities or enhancements of existing facilities are prohibited.

In 2025, the client submitted a new financing application for the acquisition of an existing plantation. An ESDD was conducted, focusing on alignment with the Bank's Palm Oil sector requirements and our No Deforestation, No Peat, No Exploitation (NDPE) commitment. The assessment found that the client had not pursued its previous expansion plans and had achieved full certification of its existing plantations under the Malaysian Sustainable Palm Oil (MSPO) standard, increasing confidence in the client's strengthened sustainability practices. Despite this progress, the proposed acquisition, selected for its proximity to the client's existing plantation, was identified via our biodiversity assessment as being near forest reserves, highlighting the need for mitigation measures to manage potential human–wildlife conflict. We engaged with the client to communicate our concerns, understand their perspectives and review planned improvements.

Following internal deliberations and approvals, the client was removed from the Sustainability Watchlist. Financing was subsequently approved, subject to certain action plans, which included:

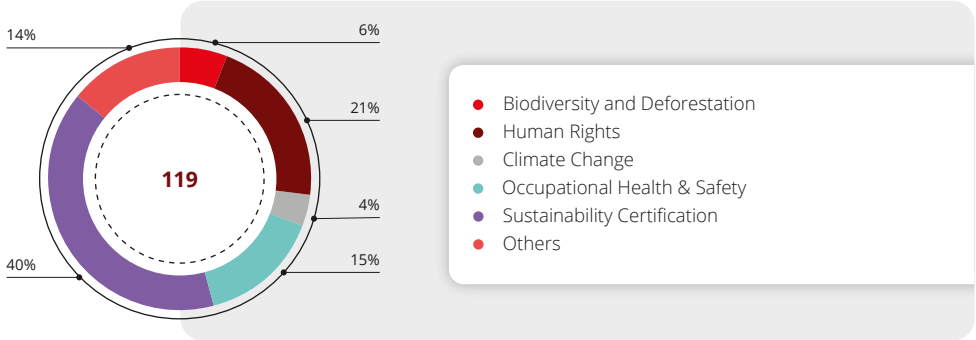
- Formal commitment to NDPE principles
- Development and implementation of a wildlife management plan
- Ringfencing of the working capital facility to restrict use of proceeds to certified plantations

Outcome

This case demonstrates how the Sustainability Watchlist framework combines risk control with active engagement. By linking access to financing with clear expectations and measurable actions, CIMB supports improvements in client practices while safeguarding environmental and social outcomes.

CLIENTS WITH ACTION PLANS DUE IN 2025

In 2025, 119 action plans were due from 100 clients, arising from action plans agreed in prior years. This was more than double the number due in 2024. This increase was due to a rise in action plans related to sustainability certification in the Palm Oil sector, following the extension of due diligence coverage to smaller SME clients, reflecting our strengthened risk oversight and broader engagement to improve sustainability practices among higher-risk segments.



For the action plans due in 2025:

- 28 clients with a total of 29 action plans had their action plans cancelled due to facility maturity, discontinued transactions or termination of the client relationship.
- Excluding the above, 90 action plans across 72 clients remained in scope. Of this, 61 clients successfully completed 74 action plans, representing an 85% client completion rate.
- 11 clients from the Manufacturing, Palm Oil and Forestry sectors were unable to complete their action plans within the agreed timelines, resulting in official reminders being issued.

KEY OUTCOME

85%

Clients completed Environmental & Social action plans due in 2025[1]

[1] *Percentage represents the number of clients that completed Environmental & Social action plans due within the reporting period, divided by the total number of clients with action plans due in 2025 (arising from commitments agreed in prior years). Excludes cancelled action plans and approved extensions where delays were due to factors beyond the client's control.*

Securing Our Future

Sector	Action Plan Themes	No. of Cases	Type of Financing	Completion Status: Completed	Completion Status: Not Completed	Completion Status: Cancelled	Key Action Items
Palm Oil	• Biodiversity & Deforestation	6	General Financing	3	3	–	• Implement Wildlife Management actions, provide High Conservation Value assessment report, provide No Deforestation, No Peat, No Exploitation (NDPE) commitment
	• Human Rights	3		3	–	–	• Develop a Human Rights Policy
	• Climate Change	2		–	2	–	• Provide GHG emissions report covering Scope 1 & 2
	• Health & Safety	4		2	1	1	• Establish and implement an Occupational Health & Safety (OHS) Policy
	• Certification	47		26	4	17	• Provide Malaysian Sustainable Palm Oil (MSPO)/Indonesia Sustainable Palm Oil (ISPO) certification
	• Others	5		3	–	2	• Obtain Blue Rating for PROPER
Manufacturing	• Human Rights	7	General Financing	3	3	1	• Develop a Human Rights Policy, conduct human rights due diligence and develop a grievance mechanism
	• Climate Change	1		1	–	–	• Provide Emergency Response Plan to address flood risk
	• Health & Safety	1		1	–	–	• Establish and implement an OHS Policy
	• Others	3		3	–	–	• Obtain Blue Rating for PROPER
Livestock & Fisheries	• Health & Safety	7	General Financing	6	1	–	• Establish and implement an OHS Policy
	• Others	1		1	–	–	• Obtain Blue Rating for PROPER
Construction & Infrastructure	• Human Rights	2	General Financing	1	–	1	• Develop a Human Rights Policy and grievance mechanism
	• Health & Safety	1		–	–	1	• Establish and implement an OHS Policy
	• Others	4		4	–	–	• Provide Environmental Impact Assessment (EIA) approvals, Environmental Management Plan and relevant supporting documents
Mining and Quarrying	• Human Rights	1	General Financing	1	–	–	• Develop a Human Rights Policy and a grievance mechanism
	• Health & Safety	1		1	–	–	• Establish and implement an OHS Policy
	• Others	3		3	–	–	• Provide documentation confirming legal operating rights
Forestry	• Biodiversity & Deforestation	1	General Financing	–	1	–	• Develop an NDPE Policy that fulfills CIMB's requirements specifically on no new development on peat
	• Human Rights	1		–	1	–	• Develop a Human Rights Policy
	• Certification	1		1	–	–	• Provide Sustainable Forestry Management Certification
Coal (Mining & Power Generation)	• Others	1	General Financing	1	–	–	• Provide an official written confirmation on no greenfield or expansion activities
Oil & Gas	• Human Rights	1	General Financing	1	–	–	• Carry out human rights due diligence and develop a grievance mechanism
Others	• Human Rights	10	General Financing	5	–	5	• Develop a Human Rights Policy, conduct human rights due diligence and develop a grievance mechanism
	• Climate Change	1		1	–	–	• Provide emergency response plan to address flood risk
	• Health & Safety	4		3	–	1	• Establish and implement an OHS Policy
	Grand Total	**119**		**74**	**16**	**29**	

CASE STUDY 2 MANAGING ENVIRONMENTAL AND SOCIAL RISKS IN URBAN REDEVELOPMENT

Why it Matters

Property development projects can pose significant environmental and social (E&S) risks, particularly in areas with established communities or sensitive ecosystems. Without early identification and management, these risks may lead to community displacement, environmental degradation and reputational or regulatory challenges for both developers and their financiers.

Our Approach

In 2025, an ESDD conducted by the Sustainability team identified significant E&S risks that had not been disclosed by the client upfront. These risks were uncovered through a detailed screening process and thorough review of project documentation. The proposed financing involved the acquisition of land for a mixed-use development project comprising residential apartments and commercial shop lots.

Key social risks included potential community displacement, as the development site encompassed a village occupied by local residents for several decades. Portions of the village would need to be demolished to make way for the project. As part of the assessment, the team reviewed the settlement agreements with affected residents, which included compensation options such as replacement apartment units, monthly rental allowances and one-off cash settlements.

Environmental risks were also identified due to the site's proximity to a hillside, increasing exposure to potential landslides and impacts on surrounding neighbourhoods. The ESDD further highlighted the need for an Environmental Impact Assessment (EIA), which had not been disclosed at the initial stage of the financing application. Following engagement with the client, the company confirmed that an EIA would be prepared and submitted as part of the planning approval process.

To address these identified risks, the Sustainability team issued a transaction-specific action plan. This required the client to complete and submit the EIA and obtain the relevant regulatory approvals within a defined timeframe. These requirements were embedded into the financing terms, which will enable us to monitor E&S risk mitigation measures on an ongoing basis.

Outcome

This case demonstrates how ESDD enables the early identification and management of material E&S risks in property development projects. By integrating sustainability requirements into financing structures, we promote responsible development practices, strengthen accountability and help protect affected communities and the environment.

CASE STUDY 3 INTEGRATING SUSTAINABILITY INTO DATA CENTRE DEVELOPMENT

Why it Matters

Data centres are resource-intensive, with high energy and water demands and associated greenhouse gas (GHG) emissions, as well as local environmental impacts. Early identification and management of these risks supports responsible project design and operation, balancing operational requirements with climate and environmental considerations.

Our Approach

In 2025, CIMB approved financing for the development of a data centre, applying newly-established sustainability parameters specifically designed for data centre projects. These parameters were developed taking into account the environmental and social (E&S) risks inherent to data centres, CIMB's sustainability commitments, as well as applicable legal and regulatory requirements. As part of the ESDD process, the Sustainability team assessed the project across key risk areas, including physical and transition climate risks, biodiversity impacts, water stress, pollution, and human rights considerations.

The project met CIMB's expectations across all key areas. From a biodiversity perspective, the development was located within an existing developed area, with no proximity to key biodiversity or protected sites. The project design incorporated climate resilience measures, including the elevation of critical infrastructure above the 100-year floodplain to withstand extreme flooding and other climate-related hazards.

The project incorporated energy efficiency measures and outlined plans to source renewable energy to support its operations. Water-related risks were also considered, with the site located in an area of low water stress, and water-efficient and recycling technologies integrated into the design to reduce dependency on freshwater resources and potential impacts on surrounding areas.

Human rights considerations were reviewed, confirming that the developer had implemented policies and mechanisms to uphold the rights of workers and local communities.

Outcome

This case illustrates how applying structured sustainability parameters supports rigorous assessment of high-impact projects such as data centres. By embedding climate resilience, resource efficiency and human rights considerations into project planning and financing, CIMB supports responsible development while managing environmental and social risks and strengthening long-term sustainability outcomes.

Securing Our Future

CLIMATE CHANGE

To learn more about our approach to this material topic, visit our website.

KEY HIGHLIGHTS IN 2025

- Reduced Scope 1 and 2 (market-based) emissions to 52,358 tonnes CO_2e — a 50% reduction from the 2019 baseline, exceeding our 2025 target of 45% and on track toward our target of 100% reduction by 2030
- Increased group-wide renewable electricity usage to 42.5% of total electricity, up from 28% in 2024
- Four out of our six sectoral targets are aligned with Net Zero reference pathways, working towards full alignment for all six sectors by 2030
- Rolled out the Group's Climate Risk Management Standard across key markets, including Indonesia, Singapore and Thailand
- Completed the inaugural 2024 Bank Negara Malaysia Climate Risk Stress Testing (CRST) exercise for Malaysia, based on exposures as at 31 December 2023
- Established climate risk appetite thresholds for Malaysia, Indonesia, Singapore and Thailand
- Strengthened internal climate risk data capabilities by using external transition and physical risk data sources
- Contributed to industry-wide climate disclosure guidance through leadership roles in JC3 Sub-Committee 2 on Governance and Disclosures and chairing the NSRF Financial Institution Guidance Taskforce

Climate change is no longer a distant projection. Physical impacts, evolving regulatory expectations and shifting capital flows are already reshaping how businesses operate and how financial institutions allocate capital. At the same time, geopolitical turmoil and uncertain transition pathways are increasing the complexity of the net zero journey.

In this environment, long-term planning requires agility and discipline. Companies that do not adapt to policy shifts, technological change and evolving market expectations face growing financial, operational and reputational risks. They must also manage the physical impacts of climate change — from asset damage and supply chain disruption to broader social and health consequences — which are expected to intensify over time.

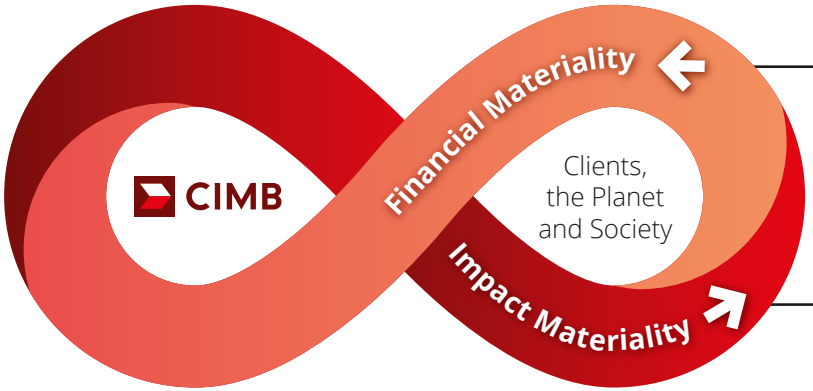
For CIMB, this reinforces the need for disciplined, forward-looking climate governance and strategies. As a financial intermediary, we must understand how climate-related risks and opportunities affect our portfolios and support clients in navigating transition pathways. Over and above understanding and managing the financial risks of climate change, we place primary importance on the broader human and societal impacts of climate change and the role we can play in supporting our stakeholders in the coming decades.

In 2025, we focused on deepening our climate risk management capabilities, aligning disclosures with global standards and improving data infrastructure, while playing an active role in shaping national climate governance and disclosure guidance through industry collaboration.

INTEGRATING CLIMATE GOVERNANCE INTO STRATEGY

Climate change poses both significant risks and opportunities for CIMB. Given its significance to our portfolios and operating environment, we have established clear governance structures and a climate strategy grounded in the principle of double materiality. This approach moves climate considerations beyond financial risk, embedding both impact and risk perspectives into how we assess effects on people and the environment and how we allocate capital across defined time horizons.

Our dual-track climate strategy reflects how these considerations are applied across the Group. On one track, we focus on our "inside-out" impact — how CIMB contributes to climate change through our operational and financed emissions, as well as our influence on clients, the environment and broader society. On the other hand, we manage "outside-in" climate risks — the effects of climate change on CIMB's business, primarily through the clients we finance, including physical disruptions, regulatory shifts, credit losses and changing access to markets. This integrated approach supports value protection, enables constructive client engagement and clarifies CIMB's role in supporting a low-carbon, climate-resilient future. Both tracks present distinct risks and opportunities. We integrate these considerations into our business strategies and risk management frameworks — supporting long-term value creation and financial resilience.



"Outside-in" risks and opportunities

Focuses on climate-driven risks and opportunities to CIMB resulting from our interactions with clients, the planet, climate and society (e.g., expected credit losses, reputational damage, access to new markets)

"Inside-out" impact

Refers to CIMB's climate impact on our clients, the planet, climate and society (e.g., CIMB's Scope 1 and 2 operational emissions and Scope 3 financed emissions)

Time Horizon Definitions

Climate risks and opportunities and their actual or potential impact on the Group's financial and non-financial performance are identified, assessed and managed holistically across different time horizons.

Short-Term (1 to 3 years)

Captures climate-related financial risks and opportunities that can materialise over the Group's budget and capital planning time horizon, with emphasis on immediate actions and their integration into near-term business planning and risk management approaches

Medium-Term (4 to 10 years)

Gauges mid-term implications of climate change over the Group's strategic planning time horizon, supporting alignment with the Group's Forward30 strategy, with an emphasis on deepening sustainable finance initiatives and transformative projects that will shape our progress in this decade

Long-Term (>10 years)

Assesses uncertainties and structural impact of climate change on the economy and financial system over a period of at least 30 years, to support the Group's long-term climate commitments and resilience

Securing Our Future

DRIVING CLIMATE ACTION GROUP-WIDE

CIMB embeds climate action into governance, risk management and business strategies, aligning with our Net Zero ambitions. The Board has overall accountability for sustainability, including climate change, at CIMB, while senior management and on-the-ground teams have clear roles and responsibilities in relation to managing climate-related risks in day-to-day operations. Climate change is integrated into our Enterprise-Wide Risk Management Framework, enabling climate risks to be managed holistically alongside other material risks and business considerations. Refer to page 27 for further information on how sustainability and climate change are governed at CIMB.

Net Zero Strategy

Led by the Group Chief Sustainability Officer (GCSO) and supported by the Group Sustainability Division, working closely with all business units to implement our Net Zero strategy, covering our own operational emissions and emissions associated with our financing and investment activities by:

- Setting operational emissions reduction targets alongside sectoral decarbonisation targets for our financing and investment portfolios
- Developing action plans to address climate risks and capture opportunities
- Strengthening climate governance frameworks
- Enhancing transparency through climate-related disclosures

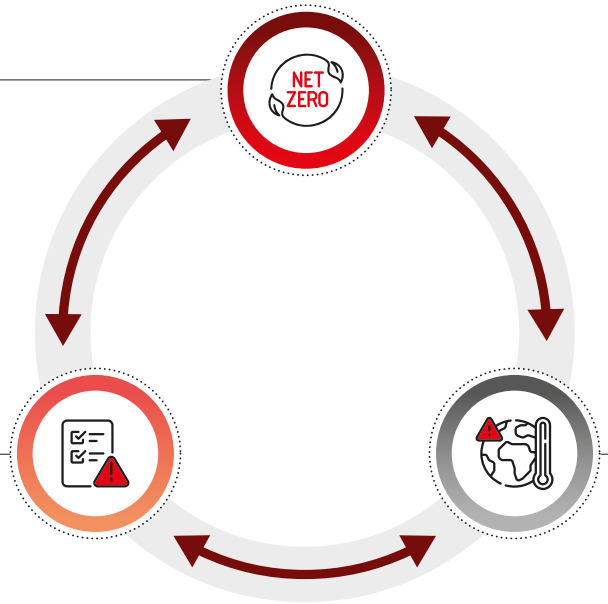
Risk Management: Strengthening Climate Resilience

To better manage climate-related risks, particularly those linked to Scope 3 financed emissions, the Climate Risk Unit under Group Risk acts as the second line of defence by:

- Monitoring and assessing climate-driven risks across credit, market, operational, liquidity and funding, as well as reputational risk
- Conducting climate scenario analysis and stress testing to understand our exposures to climate-related financial risks
- Managing risks through the Group's Enterprise-Wide Risk Management Framework by developing controls in areas such as risk appetite and climate risk due diligence
- Providing climate risk insights (e.g., stress test results) to support the Group's Net Zero strategy and its implementation, including client engagement

The Administration and Property Management team also contributes to reducing CIMB's operational emissions (Scope 1 and 2) by:

- Optimising office space and upgrading buildings for energy efficiency
- Transitioning to renewable energy
- Conserving water and reducing waste in our operating locations



Support/guidance/feedback/data sharing

Opportunities: Advancing Climate Action

We scale green and climate-aligned financing by:

- Strengthening pipelines for green and transition finance
- Engaging clients on emissions performance and transition plans
- Facilitating discussions on low-carbon opportunities
- Developing financing products that promote sustainable choices

Beyond financing, we drive climate awareness through:

- Campaigns that encourage responsible consumption
- Educational efforts to raise awareness of climate-related risks and opportunities

In 2025, the Group deployed RM7.9 million regionally to support our climate strategy, excluding the cost of the various people and teams working across the Group to execute our strategy. Investments and expenditures covered energy efficiency upgrades, renewable energy installations, purchase of renewable energy certificates, alongside enhancements to water efficiency and building systems. We also incurred expenses on employee training, data subscriptions and compliance-related costs. Many other climate-related costs are embedded within broader sustainability budgets and are not tracked separately. For example, capability-building initiatives such as the Sustainability Academy support our climate strategy and climate-specific training costs have not been carved out from the wider sustainability training and development expenditure. As a result, the actual costs associated with implementing our climate strategy are higher than the amounts disclosed here. Looking ahead, we expect a small proportion of CIMB's total future expenditure to continue to be required to support our climate initiatives.

EMPOWERING LEADERSHIP TO DELIVER CLIMATE ACTION

We equip decision-makers across the Group to drive informed climate action by strengthening Board and senior management capability in identifying, managing and acting on climate-related risks and opportunities. To support our Net Zero commitments, climate-related accountability and metrics are embedded within our governance and performance management frameworks.

For details on how climate accountability is reflected in performance and remuneration, please refer to the section "Sustainability Linkage to Pay" on page 34.

The Sustainability Academy serves as CIMB's central platform for building sustainability and climate capabilities for #teamCIMB. Climate change is defined as a core competency within the Academy, with structured learning pathways developed for the Board, senior management and role-critical employees.

For details on the Sustainability Academy, please refer to the section "Embedding Sustainability into Our DNA" on page 141.

In addition to the Academy, CIMB provides structured learning opportunities to deepen climate and sustainability expertise among the Board members and senior management:

- **Board-level learning**
  Each Board Group Sustainability Committee meeting includes a concise presentation by an external expert on a relevant sustainability topic, providing timely insights to support informed deliberation on environmental and social risks and opportunities relevant to financial institutions. In 2025, topics included developments in environmental and climate litigation, as well as the implications of the EU Deforestation Regulation (EUDR) for CIMB.
- **Senior management deep-dive sessions**
  Twice a year, CIMB convenes senior leaders from key entities across the Group for in-depth discussions on priority sustainability topics. These sessions dive into complex issues to strengthen technical understanding and decision-making capability. In 2025, discussions covered CIMB's nature and biodiversity strategy, climate risk management tools, data challenges and key insights from climate risk stress testing.
- **Board and senior management training programmes**
  CIMB conducts regional training sessions for Board members and senior management twice a year, combining strategic and technical perspectives. In 2025, two climate-focused sessions were facilitated by external experts:
  - **Carbon Markets and Pricing: Insights from the Value Chain**
    This session provided a practical overview of how carbon markets operate, including carbon credit development, verification and pricing, and examined the roles financial institutions can play across the carbon value chain.
  - **Climate Whiplash: Understanding Risk through Stress Testing**
    This three-part session introduced key concepts in climate risk management and climate scenario analysis, and enabled the Board and Management to review, challenge and discuss assumptions, methodologies and preliminary insights from the 2024 BNM Climate Risk Stress Test.

ADVANCING CLIMATE GOVERNANCE, RISK AND MARKET PRACTICES

Alongside strengthening our internal climate capabilities, CIMB contributes to national efforts through the Joint Committee on Climate Change (JC3), a regulator–industry platform established to advance climate resilience across Malaysia's financial system.

CIMB plays leadership roles across multiple JC3 subcommittees. Under Subcommittee 1 on Risk Management, CIMB co-chairs the Transition Risk Working Group and participates in the Physical Risk Working Group. During the year, we supported the delivery of Climate Risk Stress Testing (CRST) workshops and engaged member financial institutions on the interpretation of Bank Negara Malaysia's CRST requirements. We also advocated for the adoption of a common physical risk data approach across the industry to promote methodological consistency and reduce duplication of costs across financial institutions.

Under Subcommittee 2 on Governance and Disclosures, CIMB serves as Co-Chair and chairs the National Sustainability Reporting Framework (NSRF) Financial Institution Guidance Taskforce. Through these roles, we contributed to the development of the TCFD Application Guide for Malaysian Financial Institutions and are supporting sector-specific guidance aligned with the IFRS Sustainability Disclosure Standards (IFRS S1 and IFRS S2). This work includes industry surveys, stakeholder engagements and technical sessions aimed at supporting practical implementation and improving the quality and comparability of climate-related reporting across the financial sector.

Under Subcommittee 3 on Product and Innovation, CIMB served as Deputy Chair of the taskforce that developed the industry's Sustainable and Transition Finance Guidelines, which provide a national reference point for credible sustainable and transition finance practices. We are also an active member of the Climate Finance Innovation Lab, contributing to industry collaboration on scaling practical climate financing solutions.

Collectively, these contributions support clearer governance practices, more consistent risk assessment approaches and stronger industry coordination, helping to build credibility, comparability and implementation readiness across the nation's financial ecosystem.

Securing Our Future

OUR APPROACH TO GREENHOUSE GAS ACCOUNTING

We measure and report our greenhouse gas (GHG) emissions in accordance with the GHG Protocol Corporate Standard. The Group primarily applies the operational control approach to define the organisational boundary for operational emissions management, covering assets and activities over which CIMB has full authority to implement operational policies. To enhance transparency and support users of our disclosures, CIMB also provides supplementary GHG information based on the financial control boundary, covering entities over which the Group has the ability to direct financial and operating policies. This supplementary disclosure facilitates comparability with the Group's financial reporting boundary as we progressively strengthen our climate-related disclosures in line with evolving sustainability reporting practices.

Accurate data underpins every step of our climate journey. We collect data on fuel, energy and refrigerant use from electricity bills, fuel invoices and facilities records, and convert them into CO_2 equivalent emissions using emission factors from the Intergovernmental Panel on Climate Change (IPCC) and national authorities. By combining top-down and bottom-up methods, we build a comprehensive and accurate view of our emissions footprint.

For more details on our Scope 1, 2 and 3 accounting methodology, please refer to our "GHG Calculation Methodology — Public Methodology Document".

Scope 3 emissions are complex to measure and track, but they account for a significant share of our overall emissions. We are committed to improving transparency by continuously enhancing data collection and refining our methodologies to capture our full emissions impact to the extent possible.

In 2025, we expanded our Scope 3 reporting to include all nine relevant and material Scope 3 categories:

- Category 1: Purchased goods and services
- Category 3: Fuel- and energy-related activities
- Category 5: Waste generated in operations
- Category 6: Business travel
- Category 7: Employee commuting
- Category 8: Upstream leased assets
- Category 9: Downstream transportation and distribution
- Category 13: Downstream leased assets
- Category 15: Investments*

** For details on CIMB's Category 15 financed emissions and related initiatives, please refer to "Our Financed Emissions" on page 70.*

For more information please refer to "Environment Scope 3", in our Performance Data Supplement.

DRIVING OPERATIONAL DECARBONISATION

CIMB is committed to achieving net zero Scope 1 and 2 emissions by 2030. Our targets are based on absolute emissions reductions, aligned with the Paris Agreement goals, to mitigate climate-related risks to our business. To uphold accountability and consistent progress, CIMB has established interim targets of 45% reduction against our baseline by 2025 and 55% by 2026, towards our 2030 target.

Our Operational Net Zero Roadmap, covering Scope 1, 2 and material Scope 3 emissions (excluding Category 15 — financed emissions), has progressed from target-setting to enterprise-wide implementation. Decarbonisation considerations are integrated into operational decision-making, capital allocation, procurement practices and asset management across our buildings, offices and data centres. We have enhanced our GHG measurement methodologies, data management systems and internal controls to strengthen the accuracy, completeness and consistency of emissions reporting, in line with recognised standards. Performance is monitored against defined interim targets through structured governance oversight and management accountability mechanisms.

Our extensive branch network results in concentrated Scope 2 exposure, particularly to energy price volatility and the emergence of carbon pricing mechanisms. Through instruments such as Renewable Energy Certificates (RECs), Green Tariffs and potentially Virtual Power Purchase Agreements, CIMB is able to aggregate electricity demand across a geographically distributed asset base. This approach supports greater price visibility over the medium to long-term and helps manage potential exposure to future carbon costs, while advancing responsible green procurement practices.

For more information on our Scope 1 and 2 emissions, please refer to "Greenhouse Gas Emissions", in our Performance Data Supplement.

Our 2022–2030 Net Zero Operations Roadmap is operationalised through four strategic levers, each supported by defined initiatives, implementation milestones and performance indicators.

Lever 1: Optimising business premises and operations
We are consolidating office space, expanding digital channels and enabling remote work. These measures lower energy use and emissions, while enhancing operational continuity during climate-related disruptions such as floods, heatwaves or severe haze events.

Lever 2: Improving energy efficiency
We are upgrading lighting and cooling systems, installing motion and photosensors, and embedding green building practices. These reduce consumption and emissions, while improving our ability to maintain safe and stable operations in extreme temperatures. Regular energy audits and retrofits help address inefficiencies that could heighten vulnerability to physical climate risks. Guided by CIMB's Sustainable Workplace Guidelines, we are rejuvenating our workspaces according to green building standards and pursuing green building certifications. To drive accountability across divisions, CIMB has maintained an Internal Carbon Pricing framework since 2021.

More information on CIMB's Internal Carbon Pricing (ICP) framework is available on our website.

Lever 3: Expanding the use of green energy
We are installing solar PV systems across key offices and branches, subscribing to the Green Electricity Tariff and increasing the purchase of Renewable Energy Certificates. These steps reduce emissions and our reliance on grid electricity, while strengthening energy security in the event of climate-related grid disruptions.

Lever 4: Utilising carbon offsets responsibly for residual emissions
We only offset emissions that cannot yet be avoided (i.e., residual emissions), capping this at 10% of Scope 1 and 2 emissions. We only purchase verified carbon credits generated by certified projects in countries where we operate, to support positive impacts on local communities.

More information on CIMB's Net Zero Operational roadmap and initiatives is available on our website.

Securing Our Future

OUR PERFORMANCE IN REDUCING OPERATIONAL EMISSIONS

Since 2019, we have been making steady progress towards our goal of operational net zero by 2030. In 2025, we deepened our focus on renewable energy to drive the next phase of reduction, via a dual-track approach of accelerating rooftop solar installations and securing high-quality Energy Attribute Certificates (EACs). We have been ramping up green electricity adoption across the region: from 0% in 2022 to 28% in 2024 and 42.5% in 2025, effectively halving our market-based Scope 2 emissions between 2019 and 2025.

KEY INITIATIVES IN 2025

Sustained Operational Net Zero Status

- Maintained operational net zero (Scope 1 and 2) for CIMB Singapore since 2023
- Maintained Wisma CIMB's Net Zero Building status for the second consecutive year through equipment upgrades, green energy sourcing and carbon offsets
- Installed a rainwater harvesting system at Wisma CIMB, reducing potable water use for landscaping by up to 50%

Greening our Branch Network

- Continued to decarbonise the branch network through green building certifications
- Achieved GreenRE Office Interior Bronze Certification for CIMB's Iconic Point branch, Simpang Ampat, making it the second branch in Malaysia to receive this recognition
- Achieved green certification for 21% of office space in Malaysia and 12% of total occupied floor space group-wide

Energy Efficiency Enhancements

- Completed LED upgrades for all branches in Malaysia, resulting in an estimated 10% reduction in Malaysia's branch electricity consumption compared to 2024
- Replaced outdated HVAC systems in Malaysia and Indonesia as part of ongoing upgrades guided by CIMB's Sustainable Workplace Guidelines
- Tracked energy usage of our facilities to identify efficiency opportunities and inform future areas for improvement

Renewable Energy

- Launched CIMB Cambodia's first rooftop solar installation with a 50 kWAC system at the Monivong Head Office, CIMB's largest office in the country
- Enhanced CIMB's renewable energy footprint by implementing rooftop solar systems at five Malaysian branches, with expected annual savings of approximately RM127,000 in utility expenses
- Completed installation of solar PV systems at Wisma CIMB (Malaysia) and the Yogyakarta Sudirman 50 branch (Indonesia), both actively generating renewable energy in 2025

Our decarbonisation initiatives have delivered consistent, year-on-year emissions reductions, enabling us to surpass our annual targets and stay firmly on track to achieve our 2030 net zero goal for operational Scope 1 and 2 emissions. Since 2019, we have cut our Scope 1 and 2 GHG emissions by 50%, exceeding our 2025 target of a 45% reduction.

In FY2025, we broadened the scope of our emissions disclosure to encompass:

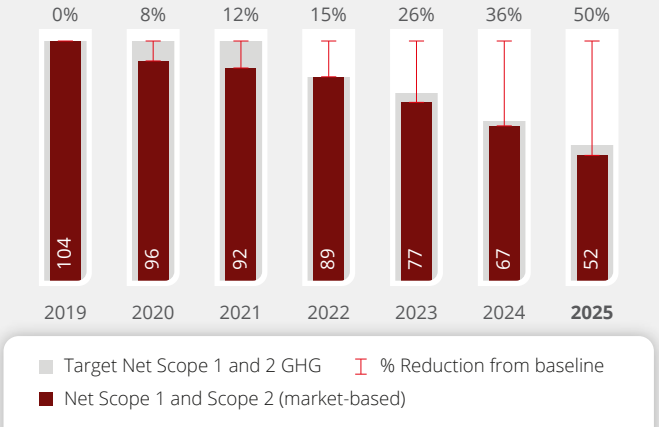
- All international branches, including the Philippines, Vietnam, Shanghai, Hong Kong, London and Labuan Offshore
- Key subsidiaries, including Touch 'n Go Sdn. Bhd., CIMB Securities Sdn. Bhd., PT CIMB Niaga Auto Finance and PT CIMB Niaga Sekuritas.

Despite the above increases in coverage of our Scope 1 and 2 emissions, we achieved a 3.6% reduction in total Scope 1 and 2 emissions between 2024 and 2025. For a like-to-like comparison, excluding the added coverage in 2025, we achieved a robust 6.1% reduction in Scope 1 and 2 emissions this year. The table below illustrates the impact of the change in basis of reporting, which added 2,277tCO_2e to our emissions.

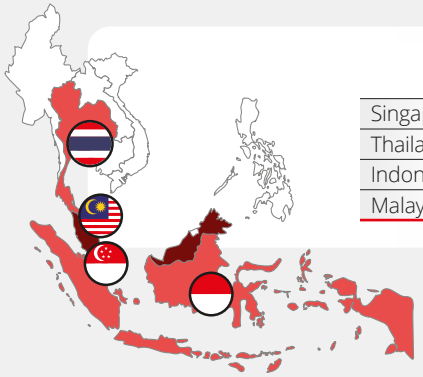
Movement Drivers	Tonnes CO_2e Impact[2]
FY2025 (Base year reporting boundary[1])	84,397
Expansion of Geography	+431
Inclusion of Key Subsidiaries[2]	+1,846
FY2025 (New reporting boundary)	**86,674**

Notes:
1 Includes Malaysia, Indonesia, Singapore, Thailand and Cambodia banking operations only
2 Scope 1 and 2 (location-based) gross emissions, excluding impact of energy attribute certificates and carbon offsets

Net Scope 1 and 2 GHG emissions ('000 tCO_2e) 2019–2025



Net Scope 1 and Scope 2 emissions are reported on an operational control basis, using Scope 2 market-based calculations.



	Renewable Energy Use	Source Type
Singapore	**100%**	RECs
Thailand	**78%**	RECs, Rooftop Solar PV
Indonesia	**40%**	RECs, Rooftop Solar PV
Malaysia	**39%**	RECs, GET, Rooftop Solar PV

Regionally, we now source over 42.5% of our electricity from renewable energy

This year, we expanded the coverage of our operational Scope 3 emissions (i.e., excluding Financed Emissions) reporting, resulting in a large increase of total reported Scope 3 emissions: 7,807,958 tCO_2e in 2025, compared to 42,161 tCO_2e in 2024.

This increase is primarily driven by emissions from Category 1 (Purchased Goods and Services), where in previous years, we had only reported emissions from the purchase of water in our key countries. In 2025, we started estimating the emissions from our broader procurement activities in Malaysia, resulting in total Category 1 emissions of 7,768,031 tCO_2e. As we expand our disclosure coverage to include broader procurement activities in other countries, we expect this number to increase further.

We refined our Scope 3 emissions reporting by adding Category 3 (Emissions from Fuel- and Energy Related Activities not included in Scope 1 or 2) this year. This new inclusion accounted for 562 tCO_2e of emissions in 2025. The remaining categories 5, 6, 7, 8, 9 and 13 contributed 39,365 tCO_2e in 2025.

For more information please refer to "Environment", in our Performance Data Supplement.

KEY OUTCOMES

- Reduced our operational Scope 1 and 2 (market-based) emissions by 50% from our 2019 baseline
- Increased use of green electricity from 0% in 2022 to 42.5% in 2025

Securing Our Future

CLIMATE-RELATED RISKS IMPACTING CIMB'S OWN OPERATIONS AND ASSETS

We have undertaken high-level assessments to evaluate the potential impacts of climate-related risks on our operations and physical assets across short-, medium- and long-term horizons, including implications for our business model and operational value chain.

A materiality assessment conducted in 2023 identified that climate-related physical risks and to a lesser extent transition risks, may give rise to incremental operational risk exposures and business continuity impacts. Consistent with the Basel Framework's Standardised Approach for operational risk capital requirements, potential loss exposures arising from climate-related risks were mapped to the relevant operational loss event types to support risk identification and monitoring.

Climate Risk Type & Driver	Basel Operational Loss Event Type	Potential Impact to CIMB	Time Horizon[1]
Transition Risk Policy and Regulatory Changes Technology Shifts Investor Expectations Consumer Preferences	**Business Disruption and System Failures**	The growing reliance on variable renewable energy can heighten the frequency and severity of supply disruptions where grid flexibility and resilience measures are insufficient. Inadequate backup arrangements (e.g., on-site generation) may lead to business interruption and operational losses for CIMB.	Long-term
	Clients, Products and Business Practices	As investors, regulators, business partners and customers increasingly expect greater transparency and accountability for climate action — including value-chain emissions — an inability to demonstrate credible decarbonisation progress could lead to adverse outcomes such as loss of business opportunities, increased legal exposure and remediation costs (e.g., corrective compliance programmes).	Short to long-term
Physical Risk Acute Chronic	**Employment Practices and Workplace Safety**	Extreme weather events, such as floods and incremental climatic changes such as rising temperatures, may cause business disruptions when employees are unable to report to work due to health and safety concerns. Such events can impair the continuity of critical operations and result in operational losses arising from workforce unavailability, service interruptions and recovery costs.	Short to long-term
	Damage to Physical Assets	Acute climate-related events, such as floods or droughts, may damage CIMB's physical and digital infrastructure, including data centres and other essential facilities. These incidents can result in operational and financial losses, including recovery costs and the replacement of assets not fully covered by insurance.	Short to long-term
	Business Disruption and Systems Failures	Acute physical climate risk events may disrupt CIMB's business processes through damage to critical systems and facilities. Examples include system outages resulting from server damage and the temporary closure of retail branches due to flooding, leading to operational disruptions and associated financial losses.	Short to long-term

[1] *Time horizons are determined by considering both when climate risks are likely to materialise and the level of uncertainty around them. CIMB adopts a prudent approach by extending timeframes where needed to capture risks that may fall outside conventional assessment and management cycles.*

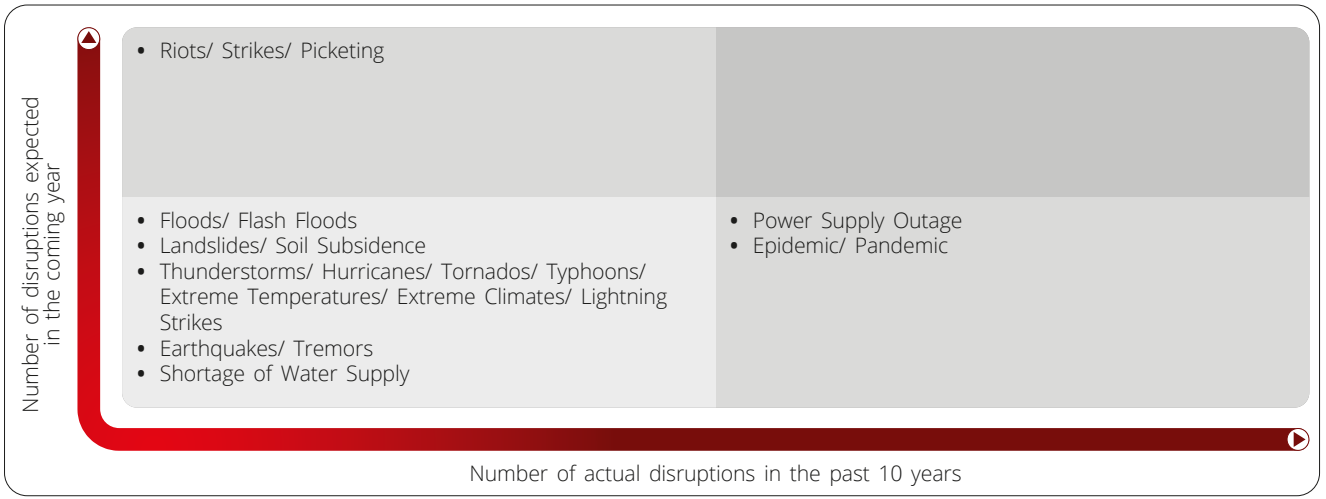
Physical Risk Assessment of our Operational Footprint: A Foundation for Climate Adaptation

ASEAN is vulnerable to a range of physical hazards such as flooding, landslides and droughts. Anthropogenic global warming significantly amplifies these risks by increasing the likelihood and severity of these hazards. For example, the flood areal extent of the river basins in Peninsular Malaysia, Sabah and Sarawak is anticipated to increase by 18.2%, 5.2% and 3.5% respectively from the baseline timeline (1971-2000) to 2100[1]. Owing to its low-lying and extensive coastal geography, high concentrations of population, infrastructure and economic activity in hazard-prone areas, combined with limited adaptive capacity across the country, Malaysia faces elevated exposure to physical climate risks.

Relatedly, CIMB's branches and main offices across all locations are subjected to climate-related physical risks. These hazards can disrupt operations, damage infrastructure and affect customer access. To address these challenges, as part of the Group's Business Continuity Management requirements, a Risk Assessment and Business Impact Analysis (BIA) is conducted on an annual basis for all respective business units including branches. Apart from the BIA, a Location Risk Profile (LRP) is also conducted for CIMB's main premises across the region to evaluate operational resiliency from both historical and potential disruptions arising from disasters and threats, including physical risk events such as floods, landslides, storms, typhoons, earthquakes and water shortages.

[1] *Malaysia Fourth National Communication Report (NC4) Under the United Nations Framework Convention on Climate Change, Minister of Natural Resources and Environmental Sustainability, 2024*

Types of Disruptions (Non-Exhaustive) Affecting CIMB's Operations in Malaysia



Key Physical Risk Adaptation Measures in Malaysia

Preventive Measures:
Avoiding locating new branches and offices in high-risk areas such as coastal zones or hillsides.

Protective Infrastructure:
Installing flood barriers, sandbags, and elevating critical service infrastructure to reduce vulnerability.

Preparedness Planning:
Using Risk Assessments and Business Impact Assessments to assess exposure to natural disasters and documenting corrective actions.

Seasonal Readiness:
Conducting annual engagements in Q3–Q4 to prepare for the flood season and to support operational resilience during disruptions.

These measures strengthen our ability to maintain service continuity and safeguard assets against climate-related physical risks.

Securing Our Future

CLIMATE-RELATED OPPORTUNITIES FOR CIMB'S OWN OPERATIONS AND ASSETS

We have also identified the opportunities that can arise from climate-related factors, which can serve to enhance the efficiency, resilience and capabilities of CIMB's physical assets.

Strategic Pillar	Opportunities and Benefits	Time Horizon
Energy & Infrastructure	**Renewable Energy Procurement:** Expand green energy sourcing including Power Purchase Agreements (PPAs) and Renewable Energy Certificates (RECs) to lower our operational carbon footprint.	Short to long-term
	Operational Efficiency Gains: Invest in energy-efficient equipment and the use of low-Global Warming Potential (GWP) refrigerants within our operational systems to reduce GHG emissions and long-term energy costs.	Short to long-term
	Waste Circularity: Emphasise waste reduction at source, consider economically viable waste-to-energy solutions and zero-waste circularity programmes that enable resource recovery and minimise landfill dependency.	Short to long-term
Digital Transformation	**Virtual Collaboration:** Utilise digital tools to enable remote working while lowering reliance on commuting and business travel.	Short to long-term
	Digital Delivery: Accelerate the shift to paperless operations and prioritise a digital-first approach across all customer communication touchpoints to improve operational efficiency and modernise service delivery.	Short to long-term
Logistics & Supply Chain	**Low-Carbon Logistics:** Partner with environmentally responsible carriers, such as DHL, via its GoGreen programme, to reduce emissions from distribution activities through fuel-efficient transport modes, lower-emissions delivery options and optimised logistics routes.	Short to long-term
	Fleet Transition: Invest in Electric Vehicles (EVs), expand charging infrastructure and roll out green mobility programmes aimed at reducing fuel-related emissions.	Short to long-term
	Sustainable Procurement: Engage suppliers through responsible sourcing practices and discussions to minimise the environmental footprint of purchased goods, while encouraging higher sustainability standards and performance across our supply chain.	Short to long-term

EMISSIONS FROM OUR FINANCING AND INVESTMENT ACTIVITIES

Our greatest opportunity to influence climate outcomes arises from how we allocate capital and support clients in transitioning to low-carbon business models. CIMB is committed to aligning our financing and investment portfolios with pathways that support a Net Zero economy by 2050 and limit global warming to 1.5 degrees Celsius above pre-industrial levels. This commitment informs our risk management, business decisions and client engagement.

OUR APPROACH TO SUPPORTING DECARBONISATION ACROSS OUR PORTFOLIOS

Our approach to decarbonising our portfolios balances the management of climate-related risks with the identification and pursuit of opportunities arising from the Net Zero transition.

At CIMB, climate risk management is overseen by the Climate Risk unit, which identifies, assesses and manages both climate-related transition and physical risks across the Group's financing and investment portfolios. Climate-related risks are progressively integrated into the Group's risk governance, policies, processes and credit underwriting, supported by a range of assessment approaches, including climate scenario analysis (CSA) and climate risk stress testing (CRST).

These risk insights provide the foundation for Net Zero Transition Planning, driven by Group Sustainability. Transition planning translates this understanding into forward-looking action, starting with the establishment of clear metrics and targets which provide a consistent basis for monitoring progress, guiding opportunity identification, and coordinating delivery across the Group. The delivery of climate-related opportunities is undertaken in close collaboration with business teams, with transition considerations embedded into portfolio decisions and aligned with the Group's broader business strategy.

Execution is enabled by robust people and data capabilities, including structured, role-specific training through the Group's Sustainability Academy and the establishment of robust sustainability and climate data infrastructure designed to provide consistent, reliable and scalable information across the Group.

Insights and outcomes from these initiatives are communicated through various disclosure and reporting channels, providing transparency on progress, governance and strategic alignment with recognised climate-related disclosure standards.

We are guided by Bank Negara Malaysia's Climate Risk Management and Scenario Analysis (CRMSA) policy document, as well as other relevant climate-related regulations and frameworks. These references keep our approach robust, transparent and aligned with evolving standards. By staying attuned to regulatory expectations and global best practices, we aim to strengthen our long-term resilience and support a just and orderly transition to a low-carbon economy.

For details on climate risk management, please refer to page 58.

For details on climate-related opportunities, please refer to page 79.

Securing Our Future

Our Scope 3 (Category 15) Delivery Framework

Climate Risk Management

Risk insights inform transition priorities — *Transition progress feeds back into risk metrics*

Net Zero Transition Planning

Set Clear Metrics and Targets with Robust Monitoring

Understanding our Financed Emissions
Progressive expansion and improvement of financed emissions measurement and disclosure, aligned with evolving data availability and industry standards

Tracking and Managing Progress against Sector-Specific 2030 Interim Targets
Ongoing monitoring of progress against interim targets, supported by structured internal escalation mechanisms to enable early identification of potential misalignment and timely management action

Capture Climate-related Opportunities

Market Opportunity Identification
Market scanning and opportunity sizing informed by policy, technology and client demand trends

Client Transition Assessment and Classification
Structured assessment and categorisation of clients based on transition maturity and emissions profile, enabling prioritisation and enhancing transparency

Targeted Engagement and Solution Enablement
Collaborative engagement with clients and industry stakeholders to support transition plans and catalyse broader market shifts through tailored financing, advisory and partnerships

Build People and Data Capabilities for Effective Delivery

Strengthening Talent and Expertise
Build internal capabilities through structured training programmes and enable cross-functional coordination to execute the transition strategy consistently and at scale.

Enhancing Data and System Infrastructure
Improve data quality, architecture and analytical tools to support accurate climate-related measurement, monitoring and reporting.

Business Strategy Alignment
Align financing/investment decisions with transition targets; embed transition considerations into core portfolio strategy

Disclosure & Reporting
Transparent reporting of Net Zero progress, governance and alignment with recognised climate disclosure standards

We recognise the complexity of this journey. Progress depends on collective effort within our organisation and the broader ecosystem (including clients, investors, regulators, and civil society), alongside the effective implementation of climate commitments across the ecosystem, as well as supportive economic conditions. This interdependency highlights why collaboration is essential. Working together across these stakeholders ensures our strategies remain relevant, impactful, and adaptable as the climate and economic landscape evolves.

CLIMATE RISK MANAGEMENT

Climate change is recognised as both a standalone and cross-cutting risk that could materially affect the Group's long-term resilience and our ability to create value for stakeholders. This risk is typically categorised into two main types: transition risks arising from shifts in policy, technology, customer preferences or market dynamics; and physical risks resulting from the acute or chronic impacts of climate change on our assets and operations, or those of our clients and investees.

Climate-related risks can directly affect CIMB's business model, value chain, financial position and performance, as well as cash flows, driven by macroeconomic and microeconomic responses affecting the economy, companies and societies. For instance, as transition policies accelerate across ASEAN, sectors with higher emissions intensity may face increased exposure to carbon pricing mechanisms, regulatory shifts, changes in market demand and technology substitution. Physical risks — including rising temperatures, floods and sea-level rise — may further affect clients' and our own asset values and business continuity, particularly in vulnerable regions. These climate-related risks manifest and impact CIMB through existing risk types, primarily credit, market, operational, liquidity and funding, as well as reputation risks.

Credit risk arising from downstream financing and investment activities, which contributes 81.3% of the Group's risk-weighted assets as of 31 December 2025, continues to be the most significant risk type where climate risk could manifest and have the greatest impact on the Group, underscoring the need for targeted management. As a financial institution, our primary climate-related risk arises from our financing and investment activities, particularly in high-emitting sectors. These sectors account for a significant share of our financed emissions and are areas where transition dynamics could materially affect client resilience and consequently, CIMB's credit risk profile.

Accordingly, climate considerations are embedded into CIMB's business and risk management processes across the value chain, from client onboarding and due diligence to risk appetite setting and portfolio monitoring. This also underpins the Group's sector-specific 2030 interim targets, which outline sectoral portfolio decarbonisation pathways and client transition strategies.

Climate-Related Risks Impacting CIMB's Business

We identify and assess climate-related risks across different time horizons that may affect our credit, market, operational, liquidity and funding, as well as reputational risk profiles. This analysis is regularly refreshed to reflect our ongoing assessment of policy, market and scientific developments across ASEAN. Key climate-related risks are summarised below.

Climate Risk Type & Driver	Risk Type	Potential Impact to CIMB	Time Horizon[2]
Transition Risk Policy and Regulatory Changes Technology Shifts Investor Expectations Consumer Preferences	**Credit Risk**	• Impacts clients' repayment capacity and default rates • Impacts collateral value due to stranding of climate-misaligned assets • Higher expected credit losses and risk-weighted assets (RWA)	Short to long-term
	Market Risk	• Impacts the value of climate-incompatible securities underwritten or held by the Group, due to market volatility • Lower returns on investments	Medium to long-term
	Liquidity and Funding Risk	• Impacts the Group's liquidity due to clients' inability to repay their facilities or significant and sudden cash withdrawals or credit drawdowns due to extreme climate events • Lower Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR)	Short to long-term
	Reputational Risk	• Impacts the Group's reputation and image due to financing of carbon-intensive sectors such as Coal • Impacts stakeholder confidence in the Group's sustainability efforts and ability to manage climate-related risk exposure	Short to long-term
	Operational Risk[1]	• Impacts the Group's operations when physical assets are damaged or if access to them is disrupted due to extreme weather events • Impacts the Group when new climate-related regulations result in the need to change internal processes, systems and investments to comply with new requirements	Short to long-term
	Strategic Risk	• Impacts the Group's competitiveness, market share and attractiveness to investors due to the inability to shift from "brown" to "green" financing	Medium to long-term
Physical Risk Acute Chronic	**Enterprise-wide Risk (Capital Risk)**	• Impacts the Group's ability to absorb losses, cater for business investments and maintain public confidence due to inadequate capital for climate-related risks	Medium to long-term
	Model Risk	• Impacts the Group's ability to accurately quantify the impact of climate-related risks due to inherent uncertainties and limitations associated with climate risk models, assumptions and scenarios applied, as well as improper implementation and usage of those models	Short to long-term

[1] *For details on climate risks in relation to CIMB's own operations, please refer to page 54.*

[2] *Time horizons are determined by considering both when climate risks are likely to materialise and the level of uncertainty around them. CIMB adopts a prudent approach by extending timeframes where needed to capture risks that may fall outside conventional assessment and management cycles.*

Securing Our Future

Operationalising Climate Risk Management

To manage climate risk alongside other risk types in a consistent and integrated way, from frontline teams to the Board, we build on existing risk processes and controls to include climate risk. As set out in the Group's Climate Risk Management Standard, a suite of tools and methodologies are embedded across different stages of the risk management process to identify, assess, manage, monitor and report climate risk.

Stage	Tool/Methodology	Time Horizon Considered
Risk Identification and Assessment	**Climate Risk Heatmapping** • Identifies material climate risk areas based on exposure profiles across the Group • Maintains a list of sectoral and regional heatmaps identifying "pockets of risk" for focused management	Short to long-term
	Annual Material Risk Assessment (MRA) • Forms a part of the Group's Internal Capital Adequacy Assessment Process (ICAAP), where business units conduct annual self-assessments of non-measurable risks including sustainability (and climate) risks in significant business activities • Facilitates discussions between Sustainability, Climate Risk and business units to evaluate sustainability risk exposure and effectiveness of controls • Compares estimated capital from the MRA against internal Pillar 2 risk buffers, and sets aside capital as part of ICAAP	Short-term
	Risk Hotspots and Emerging Risks Assessment (RHER) • Identifies, analyses and monitors sustainability (and climate) risk hotspots and emerging risks while evaluating the adequacy of internal controls in providing appropriate risk response actions where required • Enables early detection of developing or evolving material climate risk drivers which may be difficult to quantify	Short-term
	Financed Emissions Inventory • Calculates the carbon footprint of the Group's financing and investment assets, which can be used as a proxy for transition risk exposure	Short to medium-term
	Alignment to Sector-specific 2030 Interim Targets • Measures the alignment of progress against the Group's sector-specific interim Net Zero goals to gauge exposure to transition and reputational risks	Short to long-term
Risk Measurement	**Climate Scenario Analysis/Climate Risk Stress Testing (CSA/CRST)** • Evaluates climate-driven impacts on credit and non-credit parameters using quantitative and/or qualitative methods	Short to long-term

(This table continues on the next page)

Stage	Tool/Methodology	Time Horizon Considered
Risk Management	**Integrated Sustainability Assessment Tool (ISAT)** • Evaluates climate risk of non-retail customers and transactions, and develops action plans to mitigate or adapt as needed	Short to long-term
	Green, Social, Sustainable Impact Products and Services (GSSIPS) • Mobilises climate finance (e.g., climate-supporting financing, transition finance) to help clients decarbonise	Short to medium-term
	Country Sector Limit Methodology (CSLM) • Manages the Group's exposure to climate risk through the Sustainability Overlay, developed based on sector sensitivities to transition risk using the Transition Risk Heatmap from the United Nations Environment Programme Finance Initiative (UNEP FI)	Short to medium-term
	Operational Risk Management • Manages the Group's operational risk impacts caused by physical or transition risk-driven events	Short to medium-term
Risk Monitoring and Reporting	**Risk Appetite Dashboard (RAD)** • Monitors the Group's performance against established climate risk appetite metrics and facilitates mitigating actions	Short to long-term
	Regulatory Reports/Disclosures • Communicates the Group's climate risk management approach and performance in line with regulatory requirements and standards (e.g., CRMSA, IFRS S2)	Short to long-term

Advancing Climate Risk Management in FY2025

In 2025, we strengthened how climate risk is identified, assessed and managed across the Group, integrating it into our broader risk management processes from frontline operations to Board-level oversight.

Implementing the Group's Climate Risk Management Standard

In 2025, we rolled out the Group's Climate Risk Management Standard across key operating countries, including Indonesia, Singapore and Thailand. The Standard was adapted to reflect local regulatory, market and risk conditions while maintaining Group-wide consistency. This approach strengthens accountability and enables us to operate confidently across all markets we serve.

Setting FY2026 Climate Risk Appetite

Following the introduction of the qualitative Sustainability Risk Appetite Statement (RAS) and the Group's Sustainability Risk Appetite Dashboard in July 2024, Red-Amber-Green thresholds were successfully established for internal climate risk metrics. These thresholds, which will take effect in 2026, act as guardrails to monitor portfolio-level climate risk and trigger timely management actions by business units whenever an appetite breach occurs.

Updating the Sustainability Overlay

The Sustainability Overlay applied for FY2026 CSLM in Malaysia was validated and updated by the Climate Risk unit in 2025, incorporating insights from the 2024 Bank Negara Malaysia Climate Risk Stress Testing exercise.

Integrating Climate Risks into Group-wide Stress Testing

Climate risk factors (e.g., catastrophic flooding) were incorporated into the macro-economic scenarios of the existing regulatory Groupwide Stress Test (GWST) to derive impacts to CIMB's Pillar 1 Regulatory Capital and Pillar 2 risks using Economic Capital where applicable. This exercise allows us to better assess the resilience of CIMB against macro-financial shocks with compound effects from climate change.

Strengthening Climate Risk Data and Analytics

Sourcing of third-party climate-related transition and physical risk datasets was expanded to enrich internal data and enhance our ability to assess climate risk in relation to customers and collateral.

Securing Our Future

Building CIMB Group's Transition Risk Heatmap

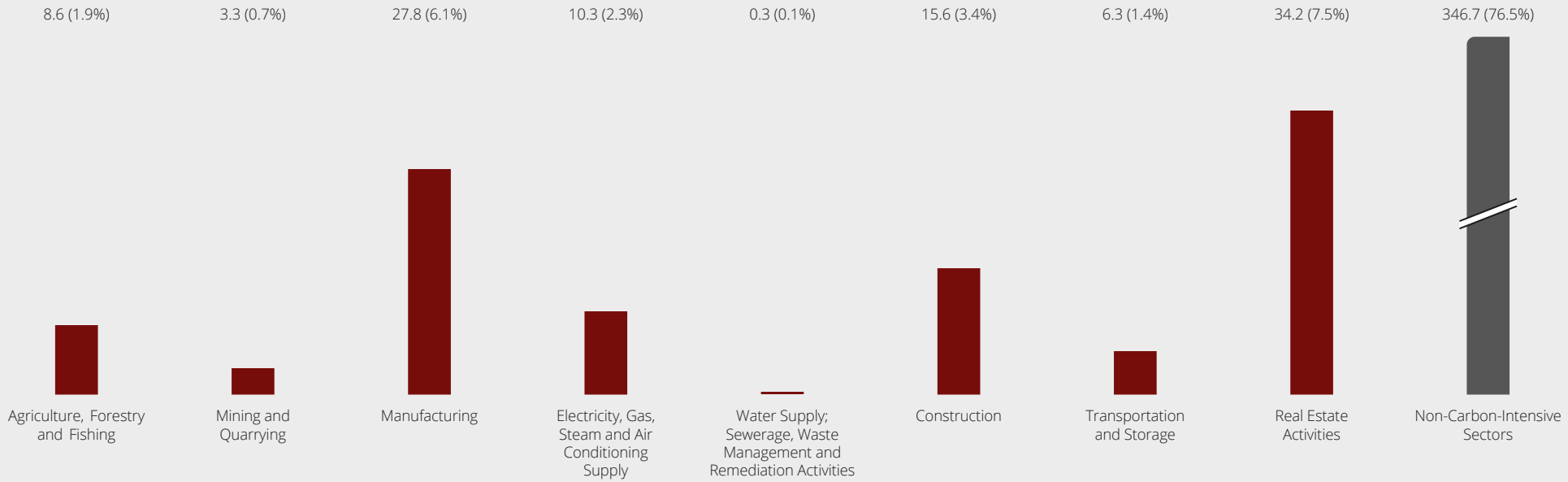
To enhance visibility and assessment of transition-driven credit risk within our loans and financing portfolio, we developed a Transition Risk Heatmap. This heatmap uses sectoral exposures to carbon-intensive sectors — measured by gross carrying amount — as a proxy for transition risk.

To support data comparability across the industry, the identification of carbon-intensive sectors was guided by Bank Negara Malaysia's information note, focusing on the top-emitting and moderate-emission sectors using the Malaysia Standard Industrial Classification (MSIC). For markets using classification systems other than MSIC, equivalent sectors were mapped for consistency across our regional footprint.

As of 31 December 2025, 23.5% (or RM106.3 billion) of the Group's total gross carrying amount is exposed to transition risk.

Transition Risk Heatmap

CIMB Group's exposure to carbon-intensive sectors as of 31 December 2025, classified based on MSIC and measured by gross carrying amount, in RM billion and percentage terms*



* *Gross carrying amount represents gross loans, advances, and financing. Percentages are calculated using gross loans, advances, and financing to non-individual customers in carbon-intensive sectors across our key markets (Malaysia, Indonesia, Singapore, Thailand, Labuan, London, Hong Kong and Shanghai) as the numerator, and the Group's total gross loans, advances, and financing to both individual and non-individual customers as the denominator.*

■ Carbon-Intensive Sectors ■ Non-Carbon-Intensive Sectors

Climate Scenario Analysis and Climate Risk Stress Testing

Regulators across ASEAN have increasingly prioritised Climate Scenario Analysis (CSA) and Climate Risk Stress Testing (CRST) as essential tools to safeguard financial stability. These methodologies enable financial institutions and regulators to assess how different climate pathways could affect individual financial institutions as well as the financial system as a whole, identify areas of vulnerability and prepare for uncertainties.

Since 2021, we have taken progressive steps to strengthen our internal CSA/CRST capabilities to meet regulatory expectations and manage an evolving climate risk landscape.

2021-2022

Pilot of the Paris Agreement Capital Transition Assessment (PACTA) Tool for Banks

- Evaluated how non-retail financing portfolios in Malaysia and Singapore align with global transition scenarios and temperature goals

Retail Flood Risk Assessment Pilot

- Investigated the effects of Malaysia's 2021 flood events on our mortgage portfolio, including the impact on collateral valuation and customers' repayment capacity

2023

Road-testing of In-House CSA/CRST Models

- Developed a suite of sector-specific and emissions-based climate risk models for eight climate-sensitive sectors, including Agriculture, Power Generation and Oil & Gas
- Tested the models through a proof-of-concept exercise on non-retail financing and investment portfolios across Malaysia, Indonesia, Singapore and Thailand

2024

Preparation for Regulatory CRST Exercises

- Enhanced internal climate risk models and processes in alignment with regulatory requirements
- Produced first round of results per Bank Negara Malaysia's (BNM) CRST specifications
- Submitted preliminary CRST results to the Indonesia Financial Services Authority (OJK)
- Completed the Bank of Thailand (BoT) pilot CRST along with other local Thai banks, focusing on physical risk, i.e. major flooding in Thailand

2025

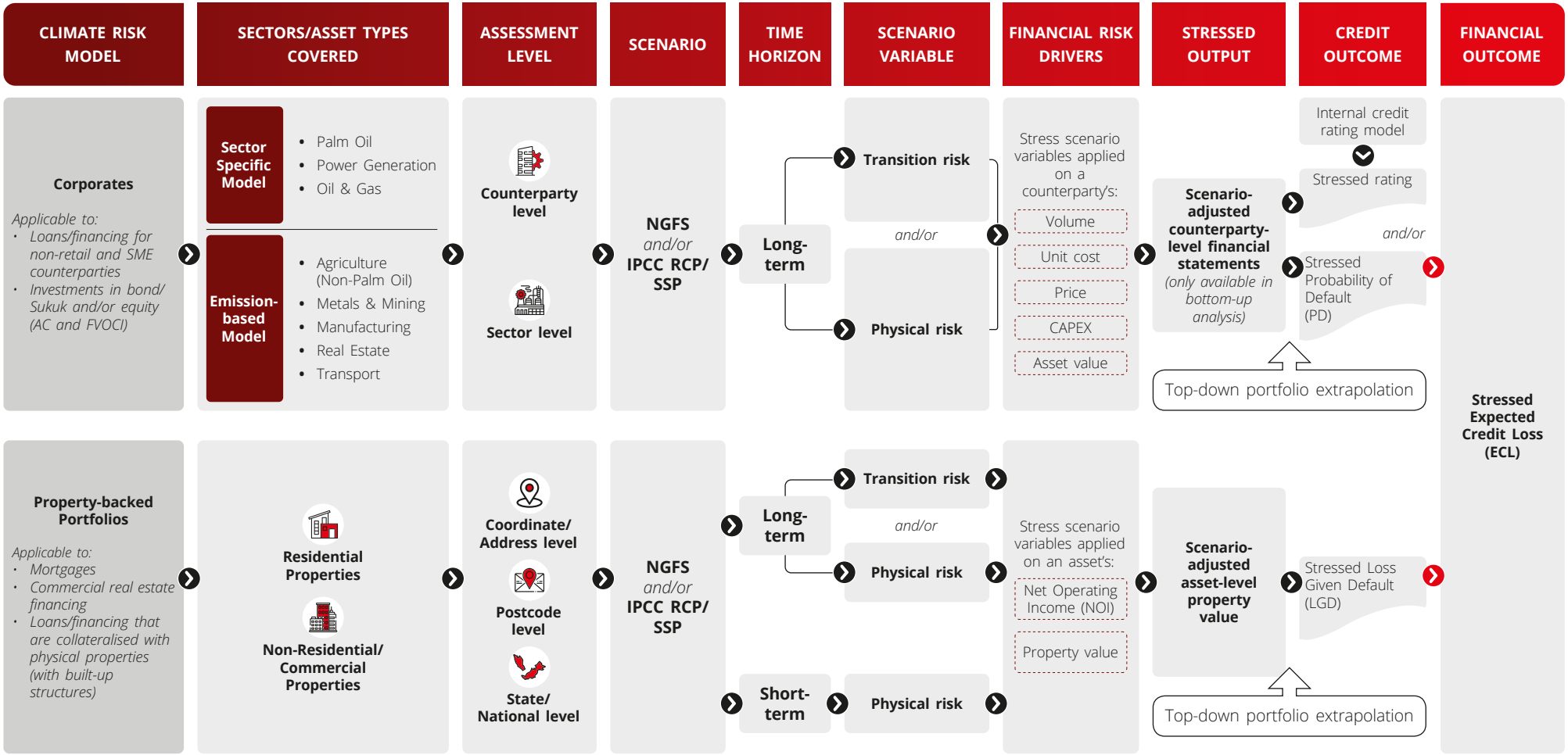
Building End-to-End CRST Readiness

- Onboarded third-party climate risk datasets to support more granular risk quantification
- Conducted a climate risk workshop for the Board and management to present findings and to further enhance their understanding of climate risks
- Completed internal validation of our climate risk models, which were rated "Fit for Purpose"
- Obtained necessary committee approvals and submitted the 2024 BNM CRST results

Securing Our Future

Overview of CIMB Group's Climate Risk Modelling Approach

To deliver the CSA/CRST exercises in alignment with supervisory expectations across the Group, we utilise two primary types of climate risk models: Corporate Models for corporate counterparties and Property-backed Model for portfolios secured by real estate. The Corporate Models provide a comprehensive assessment of how climate risks — transition and/or physical — may influence counterparties' Probability of Default (PD) and credit ratings under long-term climate scenarios. In contrast, the Property-backed Model focuses on evaluating how acute physical events and/or transition risk drivers could impact property collateral values and, consequently, the Loss Given Default (LGD) faced by CIMB if such risks materialise.



Corporate Models

For corporate customers, we apply a combination of sector-specific and emissions-based models for eight climate-sensitive sectors to assess counterparties' sensitivity to climate-related transition and/or physical risks. These models allow us to derive forward-looking insights into potential financial and credit impacts on both the counterparties and CIMB as their financier.

Applicable to Oil & Gas, Power Generation and Palm Oil, the sector-specific models provide a more detailed approach by modelling product-level changes under each climate scenario (e.g., renewable versus fossil fuels in Power Generation sector) and mapping the resulting scenario-driven financial impacts to counterparties.

The emissions-based climate risk models, on the other hand, estimate financial risk driver impacts based on company-level Scope 1, 2 and upstream Scope 3 emissions. This approach is best suited for high-emissions sectors where technology transition pathways are less well defined or where data limitations prevent the use of sector-specific models. However, it is not appropriate for sectors where downstream Scope 3 emissions represent a significant portion of their carbon footprint. Sectors modelled using this approach include Agriculture (excluding Palm Oil), Real Estate, Transportation, Metals and Mining, as well as Manufacturing.

We adopt a structured, data-driven methodology when implementing climate risk models for corporate portfolios:

- Categorise counterparties into archetypes based on shared business and risk characteristics within each sector, enabling portfolio-level extrapolation at a later stage
- Select representative companies that exhibit diverse risk and business profiles within each sector to represent each distinct archetype and perform bottom-up financial stress simulations using pre-selected climate scenarios. These simulations assess how transition and/or physical-related scenario variables affect financial position, performance and cashflows and subsequently influence Probability of Default (PD) and/or credit ratings of those representative companies
- Extrapolate bottom-up results to the remaining counterparties within the same sector, based on average distance to default (DD) shifts of the corresponding archetype and derive their climate-adjusted PD and credit rating under each climate-stressed scenario

Property-backed Model

The Property-backed Model analyses how climate-related transition and/or physical risks can affect the future valuation of financed properties and collateral, both residential and commercial. Changes in property value may, in turn, influence LGD outcomes.

The model supports both short- and long-term climate scenarios, enabling geocode-level analysis that incorporates climate-related hazards, including floods, heatwaves and water stress. If geocode-level data is unavailable, assessments are scaled to less granular levels (postcode, state or national).

For transition risks, the model accounts for potential changes in operating costs, including higher energy expenses and pressure on property owners to retrofit or improve energy efficiency. These dynamics can affect Net Operating Income of the properties and, over time, impact property valuations.

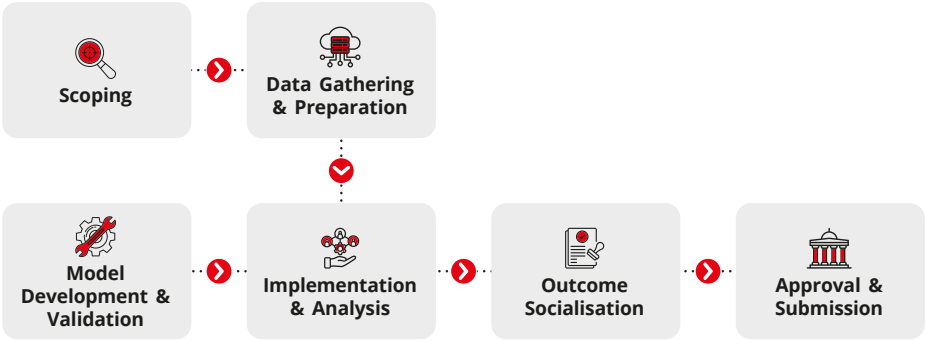
Institutionalising CSA/CRST within CIMB

To support robust and credible CSA/CRST assessments, several foundational elements must be established — such as clear roles, responsibilities and governance; rigorous model validation; systematic challenge of assumptions and limitations; and effective socialisation of results with relevant stakeholders. These building blocks not only enhance the integrity of the analysis but also promote transparency and informed engagement across CIMB.

Governance

Oversight Committees	Board Risk and Compliance Committee (BRCC), Group Risk and Compliance Committee (GRCC)
Process Owner	Climate Risk Unit
Model Owner	Risk Intelligence and Strategic Modelling Unit
Key Stakeholders Involved	Group Risk, Group Finance, Group Sustainability and business units

Implementation



Securing Our Future

Colour coding reflects severity of a scenario from a macro-financial risk perspective, based on expert judgements and references from publicly available sources:

Lower Risk	Moderate Risk	Higher Risk

Stress Testing the Future: Key Takeaways for Malaysia

Bank Negara Malaysia (BNM) mandated the 2024 CRST exercise for financial institutions in Malaysia to deepen their understanding of and capacity to address climate-related risks, specifically by refining their existing risk management strategies and exploring new stress testing approaches relevant to the assessment of climate-related risks.

Key Assumptions and Variables of NGFS Phase III Long-Term Adverse Climate Scenarios

	Orderly **Net Zero 2050 (NZ 2050)**	*Disorderly* **Divergent Net Zero (DNZ)**	*Hot House World* **Nationally Determined Contributions (NDCs)**
Scenario Narrative	• Early and decisive action from governments, companies and consumers reduce global emissions in a gradual way • Some jurisdictions such as the US, EU, UK reach net zero for all GHGs	• Governmental action to address climate change is delayed to 2030 • The 10-year delay uses up the global carbon budget, and more significant action is needed to catch up, resulting in higher carbon prices across sectors and a quicker phase down of oil use	• Governments fail to introduce policies to address climate change other than those already announced until COP26 in 2021
Policy Ambition	1.4 degrees Celsius	1.4 degrees Celsius	2.6 degrees Celsius
Transition Risk	**Moderate to higher risk**	**Higher risk**	**Lower risk**
Policy reaction	Immediate and smooth	Immediate, but divergent across sectors	NDCs
Technological change	Fast change	Fast change	Slow change
Carbon dioxide removal	Medium-high use	Low-medium use	Low-medium use
Regional policy variation	Medium variation	Medium variation	Medium variation
Physical Risk[1]	**Lower** [RCP2.6]	**Lower** [RCP2.6]	**Higher** [RCP8.5]

[1] *Mapping to IPCC RCP emissions trajectory by CIMB, using a conservative approach*

Selected Key Variables of NGFS Phase III Scenarios	*Orderly* **Net Zero 2050 (NZ 2050)**	*Disorderly* **Divergent Net Zero (DNZ)**	*Hot House World* **Nationally Determined Contributions (NDCs)**
Carbon price (US$ 2010/tCO_2)	2030: 114.64; 2050: 451.24	2030: 260.98; 2050: 700.76	2030: 35.61; 2050: 50.67
Oil demand (EJ/yr vs 2020)	2030: ↓ 9%; 2050: ↓ 55%	2030: ↓ 15%; 2050: ↓ 68%	2030: ↓ 1%; 2050: ↓ 26%
Coal demand (EJ/yr vs 2020)	2030: ↓ 75%; 2050: ↓ 98%	2030: ↓ 78%; 2050: ↓ 98%	2030: ↓ 22%; 2050: ↓ 58%
Market total electricity generation (EJ/yr vs 2020)	2030: ↑ 39%; 2050: ↑ 141%	2030: ↑ 40%; 2050: ↑ 168%	2030: ↑ 37%; 2050: ↑ 115%
GDP including high physical risk damage (billion US$/yr vs 2020)	2030: ↑ 32%; 2050: ↑ 104%	2030: ↑ 31%; 2050: ↑ 103%	2030: ↑ 34%; 2050: ↑ 104%
Total Kyoto[1] GHG emissions (Mt CO_2e/yr vs 2020)	2030: ↓ 41%; 2050: ↓ 82%	2030: ↓ 45%; 2050: ↓ 81%	2030: ↓ 8%; 2050: ↓ 27%

[1] *Total Kyoto GHG emissions represent the sum of all greenhouse gas emissions covered under the Kyoto Protocol, expressed in CO_2e terms.*

Source: NGFS Climate Scenarios Database Technical Documentation v3.1 (September 2022), BNM 2024 CRST Methodology Paper (February 2025), and internal documentation

In line with the regulator's 2024 CRST Methodology Paper, we commenced our work in 2024 and delivered the final outcomes to BNM on schedule in June 2025. Using exposures booked in Malaysia as of 31 December 2023 as the starting position, together with a static balance sheet assumption, the exercise projected forward the credit risk impacts associated with our counterparties from both climate-related transition and physical risks across two scenario sets:

- **Three long-term adverse climate scenarios** spanning 31 December 2023 to 31 December 2050, derived from NGFS Phase III: Net Zero 2050, Divergent Net Zero and Nationally Determined Contributions.
- **One short-term acute physical risk scenario** simulating a one-in-200-year nationwide flood event in Malaysia, aligned with the IPCC's Representative Concentration Pathway (RCP) 8.5, assumed to occur on 1 January 2024.

Assessing Corporate Customers' Resilience under Long-Term Adverse Scenarios

The 2024 BNM CRST results revealed that the incremental Expected Credit Loss (ECL) impact from climate risks remains limited under long-term adverse climate scenarios between the base position of 31 December 2023 and the final projected position on 31 December 2050, with nuanced variations observed in ECL across sectors and scenarios. NZ 2050 and DNZ scenarios see higher ECL due to transition risk impact on counterparties' PD, while NDC sees higher LGD from physical risks.

Sectors such as Transportation and Storage as well as Mining and Quarrying are likely to face poorer credit quality compared to Real Estate and Power Generation. For example, coal companies under Mining and Quarrying are particularly impacted by demand drops, high carbon costs and carbon abatement CAPEX under NZ 2050. In Real Estate, companies benefit across all scenarios from rising revenue due to economic development, minimal carbon cost increases and healthy starting financials.

CIMB's financing assets, primarily in ASEAN, are exposed to relatively low-carbon costs and have an average maturity of less than 10 years. As such, short- to medium-term climate risk impact is manageable, but long-term transition and physical risks remain a concern. We are addressing these through climate targets, sustainable finance and strengthened risk management.

This table highlights the ECL Impact between 2023 base year and 2050 for in-scope corporate portfolios under Long-Term Adverse Climate Scenarios.

Incremental Climate Adjusted ECL Impact	NZ 2050	DNZ	NDCs
Agriculture, Forestry and Fishing	↑	↑↑	↑↑↑
Construction	↓↓↓	↓	↓↓
Electricity, Gas, Steam and Air Conditioning Supply	↓↓	↓↓↓	↓
Manufacturing	↑↑	↑↑↑	↑
Mining and Quarrying	↑↑	↑↑↑	↑
Real Estate Activities	↓↓	↓↓↓	↓
Transportation and Storage	↑↑	↑↑↑	↑
Water Supply, Sewerage, Waste Management and Remediation Activities	↓↓	↓↓↓	↓

↑ indicates a higher ECL in 2050 compared to 2023
↓ reflects a lower or improved ECL

The number of arrows represents the magnitude of change across scenarios within a sector, with three arrows indicating the highest incremental ECL and fewer arrows indicating smaller changes.

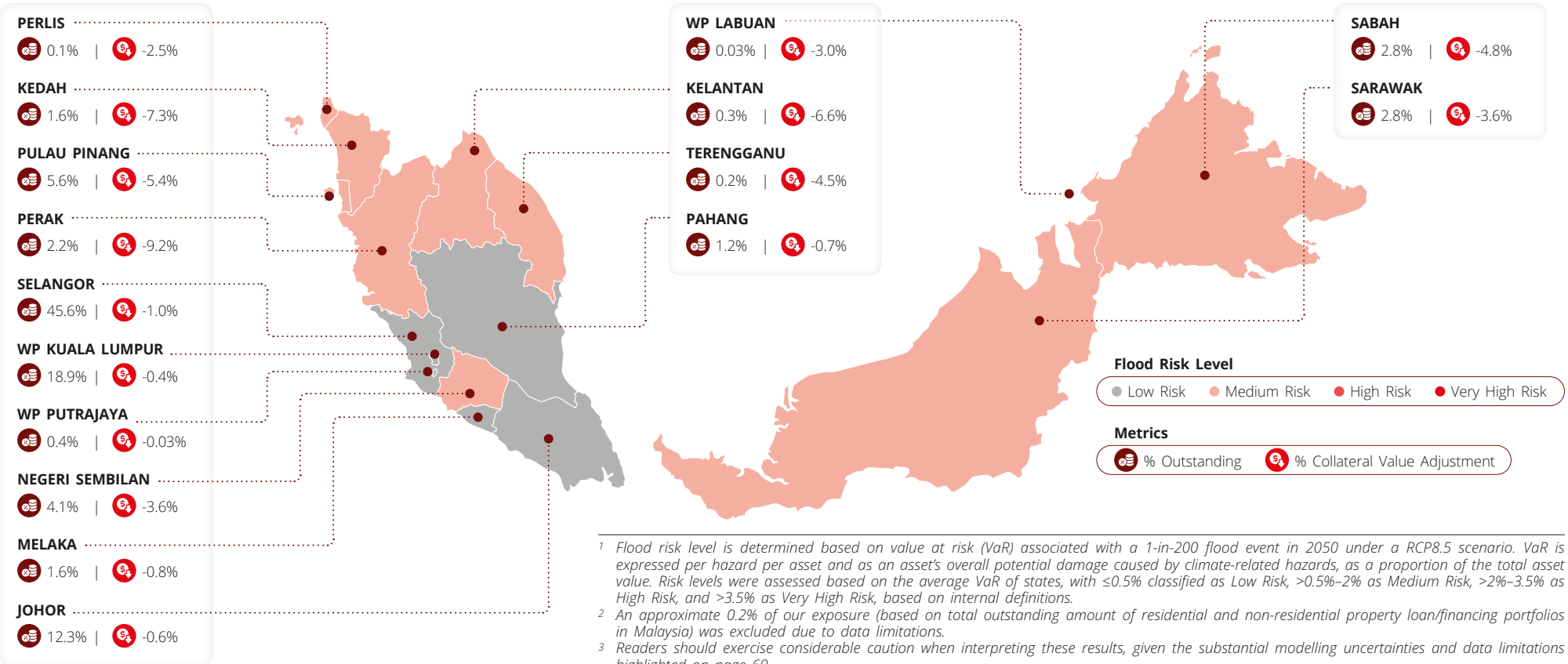
Securing Our Future

Assessing the Impact of Short-Term Acute Physical Risk Scenario on our Property-backed Portfolio

As part of the 2024 BNM CRST exercise, we conducted an in-depth assessment of how an acute one-in-200 flood event under the RCP8.5 scenario could impact the value of our property-backed portfolio in Malaysia. This portfolio comprises mortgages, commercial real estate financing and other financing secured by physical properties. The analysis focused on direct physical damage and valuation shocks to buildings and did not include indirect effects such as supply chain disruptions or compound hazards (e.g., landslides triggered by prolonged rainfall).

The CRST results showed that the overall impact on ECL after the shock was minimal. This is primarily because most of our property-backed exposures as at 31 December 2023 were concentrated in states assessed to have lower flood risk.

To provide an up-to-date view of our exposure to the exact acute flood event, we repeated a similar assessment using the latest position as at 31 December 2025. The map below illustrates the relative flood risk[1] (based on value at risk) across Malaysian states, together with our exposure distribution (based on percentage of total outstanding residential and non-residential property loans/financing in Malaysia[2]) and the corresponding average percentage decline in collateral market values[3]. The most significant declines in post-shock property values were observed in Perak (-9.2%), Kedah (-7.3%) and Kelantan (-6.6%).



[1] *Flood risk level is determined based on value at risk (VaR) associated with a 1-in-200 flood event in 2050 under a RCP8.5 scenario. VaR is expressed per hazard per asset and as an asset's overall potential damage caused by climate-related hazards, as a proportion of the total asset value. Risk levels were assessed based on the average VaR of states, with ≤0.5% classified as Low Risk, >0.5%–2% as Medium Risk, >2%–3.5% as High Risk, and >3.5% as Very High Risk, based on internal definitions.*

[2] *An approximate 0.2% of our exposure (based on total outstanding amount of residential and non-residential property loan/financing portfolios in Malaysia) was excluded due to data limitations.*

[3] *Readers should exercise considerable caution when interpreting these results, given the substantial modelling uncertainties and data limitations highlighted on page 69.*

Uncertainties and Limitations of Current CSA/CRST Approaches

While CSA/CRST remain essential for assessing climate-related vulnerabilities, internal reviews highlight several evolving limitations that could affect the precision and comparability of our CSA/CRST exercises. Recognising and addressing these constraints helps enhance and refine CIMB's approach to climate risk management and modelling over time.

Climate Scenarios

- The long-term NGFS scenarios are not forecasts. They are intended to explore the range of plausible futures (neither the most probable nor the most desirable) for the assessment of financial risk and to prepare the financial system for the shocks that may arise. The scenarios include assumptions about emissions trajectories, global cooperation and transition pathways, which may or may not materialise.
- The NGFS Phase III scenarios, released in 2022, only reflect climate pledges or policies implemented or announced up to 2021. They do not account for more recent developments like the National Energy Transition Roadmap (NETR) and Malaysia's carbon tax plan for the Iron and Steel sector.
- The NGFS Phase III scenarios do not capture all potential implications of climate change, especially the full extent of physical hazards and risks as well as their impact on the macro-economy through various transmission channels.
- Beyond 2050, global warming under the NDCs scenario is projected to give rise to more severe and potentially irreversible physical risks (e.g., ecosystem tipping points) in the second half of the century. As the current CRST results only cover impacts up to 2050, longer-term financial impacts may be underestimated.

Modelling Approaches

- A mix of bottom-up assessment and portfolio extrapolation techniques is used in the CRST exercise, which may lead to a loss of result sensitivities, especially in capturing counterparty characteristics. However, this trade-off is acceptable given the intense resource requirements of a fully bottom-up approach.
- Current climate risk models do not adequately capture second-order effects, such as feedback loops and cascading impacts, which can amplify initial risk estimates.
- Our corporate models adopt static assumptions for pass-through rates and price elasticity of demand and supply throughout the projection timeframe, whereas market structures are expected to evolve as transition policies drive consolidation and impact sector profitability and viability.

Data Availability and Quality

- The availability and quality of financial and non-financial data are crucial for accurate CRST results. In the absence of certain data points, proxies and/or imputations based on relevant industry estimates are used, which may reduce sensitivities. For example, our property-backed portfolio model allows geocode-level analysis but may lose sensitivity and accuracy if asset addresses or geocodes are incomplete or inaccurate.

Stress Testing the Future: Key Takeaways for Indonesia

Following the issuance of POJK 17/2023 by Indonesia's Financial Services Authority (OJK), financial institutions are required to integrate climate risk into their broader risk management frameworks. To support this, OJK introduced a detailed technical guideline on Climate Risk Management and Scenario Analysis (CRMS) to be rolled out in phases from 2024 to 2027. Since then, CIMB Niaga has participated in several climate scenario analysis (CSA) exercises initiated by the regulator, most recently in 2025, which featured broader scope and coverage.

CIMB Niaga leveraged the Group's climate risk modelling suite, with refined methodologies to execute the 2025 CSA pilot for OJK, which comprised the following components:

- **Quantitative assessment of credit risk:** Evaluated transition-related risks across all economic sectors for non-retail and retail portfolios, extending well beyond the 60% coverage of credit exposures associated with non-retail priority sectors in the first CSA pilot in 2024
- **Quantitative assessment of market risk:** Evaluated the impact of transition risks on governmental and corporate marketable securities, including bonds and Sukuk
- **Quantitative physical risk impact assessment:** Evaluated physical risk impacts from events such as flooding and wildfires on selected sectors and retail mortgages
- **Qualitative assessment of operational risk and liquidity risk:** Examined how climate-related factors can affect liquidity and operational resilience across CIMB Niaga's activities

The 2025 CSA exercise, based on credit exposures as of 31 December 2024, shows favourable credit risk outcomes over the long-term for the Real Estate, Technology, Telecommunications, Consumer Discretionary and Consumer Staples sectors under the NGFS NZ 2050 scenario, reflecting more favourable sector fundamentals and comparatively lower emissions profiles. The high-emitting Power Generation sector also demonstrates positive outcomes, aided by expected industry expansion, the ability to pass higher marginal carbon abatement costs to consumers and government support through subsidies. In contrast, relatively adverse impacts were observed in the Agriculture, Oil & Gas, Transportation and Storage, Manufacturing, Mining and Quarrying and Healthcare sectors, driven by higher emissions intensity, anticipated decarbonisation requirements and margin pressures. The Hospitality sector recorded a neutral impact under the NZ 2050 scenario.

Securing Our Future

Stress Testing the Future: Key Takeaways for Thailand

The Bank of Thailand (BOT) continues to strengthen the financial sector's readiness for climate-related shocks. In 2024, CIMB Thai voluntarily participated in the BOT's pilot CRST, which focused on assessing the impact of physical risk on financing portfolios under two scenarios:

- **Baseline:** Reflects standard economic and financial conditions forecasted for 2030-2032, serving as a reference point
- **Adverse:** Assumes a severe and sudden flood occurring in 2030 based on the 2011 nationwide flood, significantly impacting the economy and financial sector in 2030-2032

The physical risk assessment followed the BOT's guidelines for assessing credit risk impact and covered five selected sectors: Electronics, Engineering and Instruments, Retail Trade, Wholesale Trade, as well as Real Estate. The findings were acknowledged by the Board of Directors of CIMB Thai and subsequently submitted to the BOT in December 2024. Credit rating deterioration in the non-retail portfolio and increased Days Past Due (DPD) migration in the retail portfolio resulted in higher PD. In addition, LGD increased for collaterals located in flood-prone areas across both non-retail and retail portfolios. These factors collectively contributed to higher ECL.

In 2025, CIMB Thai began collecting key physical risk datasets. New climate stress test models are being developed to address gaps identified by the BOT, including improvements in business loan customer data, collateral data, hazard mapping and LGD assessments and segmentation. A Climate Risk Management training session was delivered for the Board of Directors on 12 September 2025.

KEY OUTCOME

Conducted and delivered regulatory climate stress testing results to respective regulators in Malaysia, Indonesia and Thailand

Moving Forward

At the Group level, our future priorities will focus on advancing the maturity of CSA/CRST capabilities by improving process efficiency to enhance reproducibility locally and across the Group, expanding internal climate risk models across a broader range of asset classes and sectors and developing fit-for-purpose approaches for short-term climate scenarios.

CIMB Niaga will continue to enhance methodologies and analytical capabilities in preparation for the upcoming regulatory CSA exercise in 2026. CIMB Thai is preparing to participate in the upcoming pilot CRST scheduled for 2026, which will extend to transition risk. This pilot aims to enhance CIMB Thai's readiness for the mandatory BOT regulatory stress test expected in 2027.

More importantly, further efforts will be focused on systematically embedding key learnings from CSA/CRST exercises conducted across the Group into core risk management and business decision-making processes. These efforts include:

- Strengthening internal due diligence practices by integrating climate risk considerations into underwriting processes across both retail and non-retail portfolios.
- Leveraging CSA/CRST outcomes to inform risk appetite calibration, including the refinement of climate-related risk appetite metrics and thresholds.
- Enriching our client engagements through insights derived from CSA/CRST. This supports a deeper understanding of potential physical and transition risk impacts across short-, medium- and long-term horizons, and enables the exploration of opportunities for collaboration, including transition and adaptation financing, with our clients.
- Consolidating climate and sustainability data into a centralised repository to enhance data visibility, consistency and governance across the Group.

NET ZERO TRANSITION PLANNING

Our Financed Emissions

CIMB has been publishing our financed emissions inventory in a supplementary Financed Emissions Report since 2024, covering the period from January to December of the previous year, with each report released annually around July. We do this so that we are always disclosing the latest available data, given that clients' emissions data are usually only published in Q2 each year. The emissions and related data disclosed are calculated in line with the Partnership for Carbon Accounting Financials (PCAF) methodology.

The latest Financed Emissions Report, reflecting progress as of 2024, shows that total financed emissions for the nine focus sectors (clients' Scope 1 and 2 emissions) decreased by 6.9% to 17,526.52 ktCO_2e. Emissions intensity improved by 10.0% to 49.63 ktCO_2e per RM billion compared with the previous year. Detailed bottom-up calculations are conducted for these nine sectors, which together covered 54% of the Group's total financing and investment portfolio while accounting for 73% of total financed emissions. The remainder of the portfolio is assessed using high-level estimations.

KEY OUTCOME

Scope 3 Financed Emissions for our nine most carbon-intensive sectors reduced by 6.9% between 2023 and 2024, driven by methodological enhancements and shifts in portfolio composition

For more information and commentary on our 2024 financed emissions, including detailed sectoral and country-level breakdowns, please refer to our 2024 Financed Emissions: Supplementary Report. We expect to publish the latest 2025 data in Q3 2026.

Sector-specific 2030 Interim Targets

Building on our financed emissions inventory, CIMB has identified priority sectors for decarbonisation and established six sector-specific 2030 interim targets. These targets, set progressively between 2022 and 2024 following UNEP FI's *Guidance for Climate Target Setting for Banks*, are aligned with science-based pathways consistent with a 1.5 degrees Celsius scenario. Collectively, the sectors in which these targets sit represented approximately 47% of the Group's total financing and investment portfolio and around 60% of financed emissions at the time of target-setting, reflecting their materiality to CIMB's portfolio. They also correspond to emissions-intensive activities that feature prominently in both ASEAN and global transition pathways. As 2030 approaches, further interim milestones will be set to keep us on track for Net Zero by 2050.

In 2025, we transitioned from target-setting to full implementation, focusing on strengthening the foundations for effective delivery at scale. This includes piloting our climate-focused client engagement approaches and rolling out other sector-level decarbonisation levers defined during target-setting, while enhancing internal monitoring and control processes. These efforts are carried out alongside the progressive alignment with climate risk management efforts to support consistency across strategy, risk and portfolio actions as we scale these initiatives in the coming years.

A summary of our 2030 targets is provided below. Full details on scope and methodology are available in our Path to Net Zero — Charting a Course to Decarbonisation whitepaper v2.0.

	Sector					
	Thermal Coal Mining	**Power Generation**	**Oil & Gas**	**Palm Oil**	**Cement**	**Real Estate**
Target Metric	% of portfolio exposure	Physical emissions intensity, i.e., kg of CO_2 equivalent per megawatt hour ($kgCO_2e/MWh$)	Financed Emissions Lending Intensity (FELI), i.e. tonnes of CO_2 equivalent per million MYR of financing (tCO_2e/MYR MM)	Physical emissions intensity i.e., tonnes of CO_2 equivalent per tonne of crude palm oil (tCO_2e/tCPO)	Physical emissions intensity i.e., tonnes of CO_2 equivalent per tonne of cement (tCO_2e/t cement)	Physical emissions intensity, i.e., kg of CO_2 equivalent per m^2 of gross floor area ($kgCO_2e/m^2$)
Parts of the Value Chain Included	Thermal coal mining	Power generation	Upstream exploration and production (E&P) companies and all parts of the value chain for integrated companies	Planting and milling	Cement manufacturing	Developers, owner-operators and REITs across office, retail, hotel, industrial and mixed building types
Client Emission Scopes Included	N/A	Scope 1 emissions of power generation clients (including electric utilities, power plants, independent power producers, renewable energy producers)	Scope 1, 2 and 3	Scope 1 (including land-use change related emissions and sequestration) and 2 of plantation, mill and integrated clients. Scope 3 upstream (i.e., external sourcing of fresh fruit bunches) of integrated clients	Scope 1 and 2 emissions of cement manufacturing clients	Scope 1 and 2 operational emissions from buildings
Asset Classes Included	• Business loans/financing • Investments held for sale or to maturity, including corporate bonds/Sukuk and equities • Facilitation of capital raising activities for clients including bonds/Sukuk issuances and initial public offerings					
Reference Scenario	IEA NZE 2050 (regional)	IEA NZE 2050 (regional)	IEA NZE 2050 (regional)	Adjusted SBTi FLAG Commodity Pathway for Palm Oil (regional)	SBTi Carbon Intensity Pathway for Cement (global)	IEA APS & CRREM v2 (regional)
Baseline	100% (as of 2021)	439 (as of 2022)	694 (as of 2022)	1.81 (as of 2022)	0.72 (as of 2021)	117 (as of 2022)
2030 Target	50%	272	583	1.52	0.46	77
Targeted Change	50% reduction	38% reduction	16% reduction	16% reduction	36% reduction	34% reduction

Securing Our Future

Our Progress

This section provides an update on the Group's progress towards meeting our interim climate targets. As of 2024, four out of six sector-specific 2030 interim targets are tracking in line with their reference scenarios. Details of the key drivers influencing this progress are provided in the following section.

Our progress reporting reflects a one-year lag to allow comprehensive data collection, verification and alignment with reporting cycles. We are working to reduce this gap and improve the timeliness of our reporting.

For context on how our sector targets were designed, including value chain and emissions scope, chosen metrics and reference scenarios, please refer to our *Path to Net Zero: Charting a Course to Decarbonisation* whitepaper V2.0 to better understand the annual progress updates presented in this section.

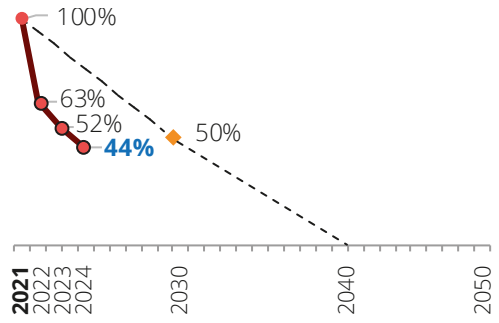
Looking ahead, progress will continue to be guided not only by our internal efforts but also the external environment, including the effective implementation of climate commitments at all levels and the stability of economic and market conditions. This interdependency underscores the importance of coordinated action to maintain momentum and achieve meaningful decarbonisation outcomes across the economy.

KEY OUTCOME

Four out of six of the Group's 2030 sectoral targets are progressing in line with their respective Net Zero reference pathways

Climate Progress Dashboard

Thermal Coal Mining
in Portfolio Exposure (%)



2023 vs CIMB Baseline	2024 vs Target Pathway
-56%	**-47%**

- CIMB Baseline
- CIMB 2030 Target
- CIMB Target Pathway per IEA NZE 2050 (Regional)
- CIMB Annual Progress

In-scope sector value chain
Thermal Coal Mining

Emissions scope
Not applicable

Target reduction from baseline to 2030
50%

Decarbonisation Levers

- Continuing to apply prohibitions within our Coal Sector Guide without exception
- Periodically strengthening the Guide, such as through scope expansion and introducing revenue and fuel mix thresholds for new and existing Power Generation clients
- Engaging clients proactively to support diversification plans
- Putting in place appropriate controls to manage the socio-economic impacts from any wind-downs

Sector Dynamics
Coal remained a critical component of ASEAN's energy mix in 2024. Indonesia's coal output hit record highs, affirming its position as the world's largest coal exporter, driven by continued demand from India and China.

Across the region, policy developments reflected differing national priorities. In Indonesia, new regulations under Government Regulation (GR) 8/2025, which require export proceeds from certain natural resources (including coal) to be fully deposited and retained within the Indonesian financial system for at least one year, are expected to boost domestic liquidity but may increase short-term financing needs for exporters. Meanwhile, Thailand and Singapore advanced plans to reduce coal dependence through renewable energy replacements and cross-border power imports. At the same time, Malaysia's Energy Transition Roadmap has outlined pathways for phasing down coal from its power generation mix.

Our 2024 Progress
Our portfolio exposure to Thermal Coal Mining clients continued to decline in 2024, reaching a 56% reduction relative to our 2021 baseline, well exceeding the 2030 target of a 50% reduction. This reduction continues to be driven by the natural amortisation of existing facilities, alongside ongoing adherence to the Group's Coal Sector Guide.

While exposure levels remain below the target pathway, the potential for short-term increases persists. Previously approved but undrawn facilities may be utilised in periods of weaker sector economics or in response to regulatory developments, which may increase short-term financing needs for exporters.

To manage this, additional coal exposure controls have been embedded into the Group's country-sector limit setting process, complementing the sector restrictions set out in the Coal Sector Guide. Exceptions to the Group's coal sector prohibitions are limited to transition-enabling purposes, including diversification activities or structured phase-outs. These measures support continued alignment with CIMB's Net Zero pathway while recognising potential short-term fluctuations.

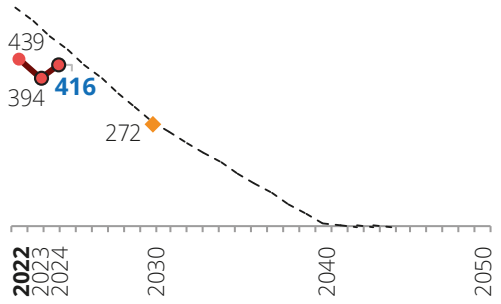
Portfolio Exposure to Coal and its Expected Financial Impact
Our direct exposure to coal, based on entities classified under coal internal sector codes, including thermal coal mining and Coal-Fired Power Plants (CFPP), represents less than 0.5% of the Group's total financing portfolio. This exposure is concentrated in a small number of clients, allowing for targeted engagement and phase-out planning, with limited associated financial impact expected.

The Group's coal exposure through diversified power generation companies with mixed energy portfolios represents a more material portion of our portfolio. We currently manage this via the Power sector interim target and evolving sector guide requirements, supporting a gradual and orderly transition aligned with market practice and national climate pathways. This approach seeks to mitigate risks such as carbon leakage and supply disruption while keeping financial impact under control.

There is also exposure to captive CFPP operated by clients in certain industrial sectors. Unlike standalone coal projects or clients, these facilities are typically embedded within diversified corporates and financed through general-purpose facilities, making standalone quantification challenging. CIMB manages such exposure through broader sector and client transition assessments, while progressively enhancing monitoring and data capabilities in these Sustainability Sensitive Sectors.

Securing Our Future

Power Generation
in $kgCO_2e/MWh$



2023 vs CIMB Baseline	2024 vs Target Pathway
-5%	**-16%**

- CIMB Baseline
- CIMB 2030 Target
- Reference Scenario – IEA NZE 2050 (Regional)
- CIMB Annual Progress

In-scope sector value chain
Power Generation (including electric utilities, power plants, independent power producers and renewable energy producers)

Emissions scope
Scope 1

Target reduction from baseline to 2030
38%

Decarbonisation Levers

- Applying the commitments of our Coal Sector Guide, with progressive enhancements to support thermal coal phase-out by 2040
- Expanding financing for renewable energy projects
- Supporting Carbon Capture, Utilisation and Storage (CCUS) as a longer-term lever beyond 2030
- Facilitating the early retirement of unabated fossil fuel power plants under structured managed phase-out programmes

Sector Dynamics
ASEAN's power sector continued to expand in 2024, driven by ongoing urbanisation, industrial activity and electrification. Despite record renewable energy capacity, fossil fuels still generated over 70% of the region's electricity, while renewables contributed only around 26%, well below the global average of 40%[1&2].

Governments across the region have accelerated action to close this gap. Indonesia introduced government guarantees for renewable energy projects to improve bankability; Malaysia advanced its National Energy Transition Roadmap with large-scale solar tenders and cross-border renewables trading; Thailand updated its Power Development Plan to scale up renewable energy deployment including the consideration of nuclear energy by deploying small modular reactors (SMRs); and Singapore expanded its framework for regional power imports.

Even as policy momentum builds, structural constraints persist. Regional grids require an estimated US$21 billion in annual investments from 2026–2030 to modernise infrastructure and integrate variable renewables[3]. Financing hurdles, regulatory complexity and uneven policy execution continue to slow large-scale deployment. With regional electricity demand projected to expand by about 4% annually through to 2035, balancing reliability, accessibility and decarbonisation will remain a key challenge[4]. These dynamics are expected to fuel greater demand for transition-aligned financing to support grid modernisation and regional power interconnectivity.

1 *Asian Business Review, ASEAN generates 26% of electricity from renewables in 2024, 2024.*
2 *Ember, ASEAN's Clean Power Pathways: 2024 Insights, 2024.*
3 *Business Today, Event Driven Integration Holds the Key to ASEAN's Power Market Growth, 2025*
4 *IEA, Southeast Asia Energy Outlook, 2024.*

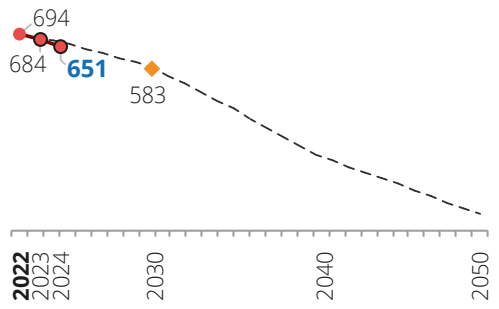
Our 2024 Progress
In 2024, the Group's financed emissions intensity in the Power sector stood at 416 $kgCO_2e/MWh$, representing a 6% year-on-year increase, but remained 16% below the reference scenario pathway and a 5% reduction from baseline. Performance therefore continues to track comfortably within the target pathway.

The year-on-year movement was largely driven by an update to the underlying asset-level power plant data that we utilise for our calculations. In 2024, S&P transitioned from the discontinued World Electric Power Plants (WEPP) database to the Energy Global Power Plant (GPP) database, following a comprehensive plant-by-plant review. The update improved data accuracy by removing duplicate entries, excluding self-generators and updating plant status, capacity and end-of-life information. The dataset now focuses on utility-scale, grid-connected power plants, so emissions intensity reflects only assets that contribute to system-wide decarbonisation. While these refinements provide a more accurate and up-to-date view of the sector, they also caused shifts in our reported intensity relative to prior year, with effects greater than those expected from routine portfolio changes, such as plant retirements or new capacity.

Despite the changes arising from the changes in third-party source data, the Group's underlying portfolio strategy remains unchanged. Continued financing of renewable energy projects and adherence to the Coal Sector Guide have limited the introduction of high-emission assets. As with other sectors, progress toward 2030 is not expected to be linear. Nevertheless, current performance remains aligned with the Group's Net Zero trajectory.

Oil & Gas

in tCO_2e/MYR MM



2024 vs CIMB Baseline	2024 vs Target Pathway
-6%	**-3%**

- CIMB Baseline
- CIMB 2030 Target
- Reference Scenario – IEA NZE 2050 (Regional)
- CIMB Annual Progress

In-scope sector value chain

Upstream Exploration and Production (E&P) companies (excluding companies focused solely on ancillary services) and integrated Oil & Gas companies

Emissions scope

- Scope 1 and 2 from exploration, extraction, transportation and refining activities
- Scope 3 downstream emissions from end-use of O&G products, incl. energy-related combustion

Target reduction from baseline to 2030

16%

Decarbonisation Levers

- Maintaining our sectoral commitment to no longer provide dedicated financing for oil field projects approved for development after December 2021
- Supporting client diversification into renewables, low-carbon fuels and related infrastructure
- Financing operational efficiency measures that lower emissions intensity in production and processing activities
- Working with clients to design, implement and accelerate Net Zero transition strategies

Sector Dynamics

ASEAN's Oil & Gas sector remained active through 2024, reflecting the region's continued focus on energy security and fiscal stability. Indonesia led investments in the region with approximately US$17.5 billion in upstream investment within a broader US$32.3 billion energy and mineral resources commitment[1]. In Malaysia, gas output grew 3%, offsetting a 3.8% decline in oil production, and total upstream investment reached RM48.4 billion[2&3]. Thailand advanced new LNG import capacity and domestic gas exploration. At the same time, Singapore reinforced its position as a regional trading and bunkering hub through pilot projects in sustainable aviation fuel and bio-LNG.

While fossil fuels still dominate the regional energy mix, the shift toward gas as a transitional fuel is gaining momentum. This is expected to spur demand for LNG infrastructure, alongside CCUS integration and low-carbon fuel development, supported by policy incentives and corporate transition commitments across the region.

[1] *Jakarta Globe, Indonesia's Energy and Mineral Sector Posts $32.3 billion in Investment, 2025.*

[2] *Department of Statistics Malaysia (DOSM), Mining of Petroleum and Natural Gas Statistics Q4 2024, 2025.*

[3] *The Edge CEO Morning Brief, Malaysia's Upstream O&G Investments Total RM256 billion from 2018-2024, Sarawak Tops with RM113 billion — Azalina, 2025.*

Our 2024 Progress

In 2024, the Group's financed emissions lending intensity (FELI) for the Oil & Gas sector stood at 651 tCO_2e/RM million, reflecting a 5% year-on-year reduction, 6% below our 2022 baseline, and approximately 3% below the reference scenario pathway.

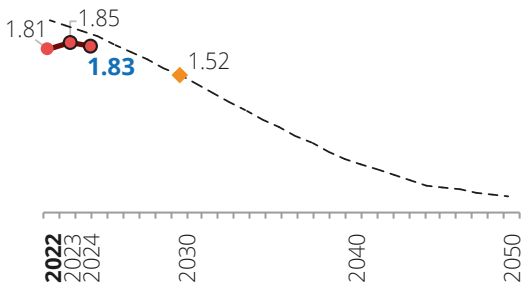
This reduction reflects a combination of lower exposures in certain markets and emissions improvements from key clients, supported by progress in reducing routine flaring and venting, as well as operational efficiency gains, in addition to changes in portfolio exposures. Maintenance shutdowns and lower asset utilisation by certain clients also contributed to emissions improvements. Looking ahead, further emissions reductions in upstream oil and gas are expected to be incremental as assets approach technical efficiency limits, with more material reductions likely to depend on the broader deployment of carbon capture, utilisation and storage technologies over the next decade.

Notwithstanding these improvements, Scope 3 emissions disclosure across the Group's Oil and Gas portfolio of clients remains uneven. While reporting practices are improving and third-party data is used to support estimation, year-on-year variations are expected. Continued client engagement and disciplined capital deployment are expected to support progress toward the 2030 sector target.

Securing Our Future

Palm Oil

in $tCO_2e/tCPO$



2024 vs CIMB Baseline	2024 vs Target Pathway
1%	**-9%**

- CIMB Baseline
- CIMB 2030 Target
- Reference Scenario – Adjusted SBTi FLAG Commodity Pathway for Palm Oil (Regional)
- CIMB Annual Progress

In-scope sector value chain
Planting and milling

Emissions scope
- Scope 1 (including land-use change-related emissions and sequestration) and Scope 2 of plantation, mill and integrated clients
- Scope 3 upstream (i.e., external sourcing of fresh fruit bunches) of integrated clients

Target reduction from baseline to 2030
16%

Decarbonisation Levers
- Upholding our No Deforestation, No Peat, No Exploitation (NDPE) commitment across all financing activities
- Supporting our clients to obtain Roundtable on Sustainable Palm Oil (RSPO), Malaysian Sustainable Palm Oil (MSPO) and Indonesian Sustainable Palm Oil (ISPO) certification, as well as International Sustainability and Carbon Certification (ISCC), while improving emissions data reporting
- Onboarding new certified clients and supporting existing clients to accelerate emissions intensity reductions
- Financing biogas plant installation at palm oil mills to reduce methane emissions and create additional revenue streams
- Extending support across the value chain, with a focus on improving the livelihoods of vulnerable groups, including smallholders, through financing and capacity building
- Incorporating emissions disclosure requirements into the sustainability due diligence process, applied during onboarding and renewal, to close portfolio-level data gaps

Sector Dynamics
In 2024, the Palm Oil sector in Indonesia and Malaysia, the world's dominant producers, remained relatively subdued amid persistent weather challenges and labour constraints.

At the same time, momentum on responsible production and certification continued to gain traction. Malaysia's MSPO certification expanded to about 86% of planted area ahead of the rollout of MSPO 2.0 implementation in 2025, progressively aligning national standards with the EU Deforestation Regulation (EUDR)[1]. Indonesia advanced enforcement of its ISPO mandate, extending compliance to smallholders through the implementation guidance issued in early 2024, followed by the Presidential Regulation No. 16/2025.

As global scrutiny intensifies, producers are increasingly focused on traceability, compliance to deforestation-free requirements and supply chain transparency. Investment in digital monitoring and smallholder integration are emerging as key drivers of competitiveness, marking a sector-wide shift from focusing mainly on expansion to concentrating on progress built on responsible and efficient practices.

[1] *MPOC, Version 2 of MSPO standards to be implemented in 2025, 2024.*

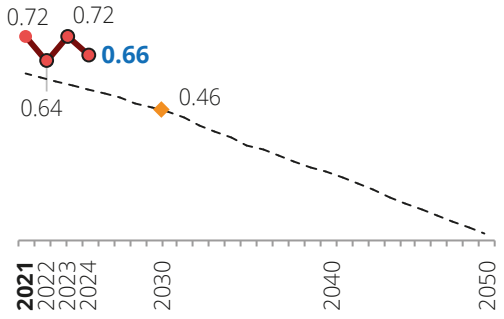
Our 2024 Progress
The Group's emissions intensity for the Palm Oil sector stood at 1.83 $tCO_2e/tCPO$ in 2024, reflecting a 1% year-on-year decrease. While this represents a 1% increase from baseline, performance remains comfortably below the SBTi FLAG reference pathway, at approximately 9% ahead of the target trajectory for the year.

The year-on-year movement was primarily driven by a material reduction in exposure in one market, which lowered the Group's aggregated emissions intensity. We did not see much improvement in overall client-reported emissions, with comparability challenges stemming from differing methodologies, system boundaries and scope coverage across the sector. Clients have adopted a range of frameworks, including the GHG Protocol Standard, the GHG Protocol Land Sector and Removals Standard and certification-based tools such as ISCC and RSPO PalmGHG, with periodic restatements further limiting portfolio-level comparability. Encouragingly, convergence towards the GHG Protocol Land Sector and Removals Standard appears to be increasing, and as adoption stabilises, portfolio-level trends are expected to become clearer and more meaningful for decision-making.

Overall, the Palm Oil portfolio continues to track in line with the selected reference pathway, with monitoring, engagement and guidance focused on improving data quality, disclosures and certification adoption across the sector.

Cement

in $tCO_2e/tCement$



2024 vs CIMB Baseline	2024 vs Target Pathway
-8%	**19%**

- CIMB Baseline
- CIMB 2030 Target
- Reference Scenario – SBTi Carbon Intensity Pathway for Cement (Global)
- CIMB Annual Progress

In-scope sector value chain
Cement manufacturers

Emissions scope
Scope 1 and 2

Target reduction from baseline to 2030
36%

Decarbonisation Levers

- Supporting the adoption of lower-emission technologies and production methods
- Providing financing options that incentivise sector-wide emissions reduction
- Working with Real Estate clients to drive demand for low-carbon construction materials
- Partnering with industry organisations and regulators to advance sector-level decarbonisation efforts
- Onboarding new Cement clients selectively, requiring clear transition plans aligned with Net Zero 2050

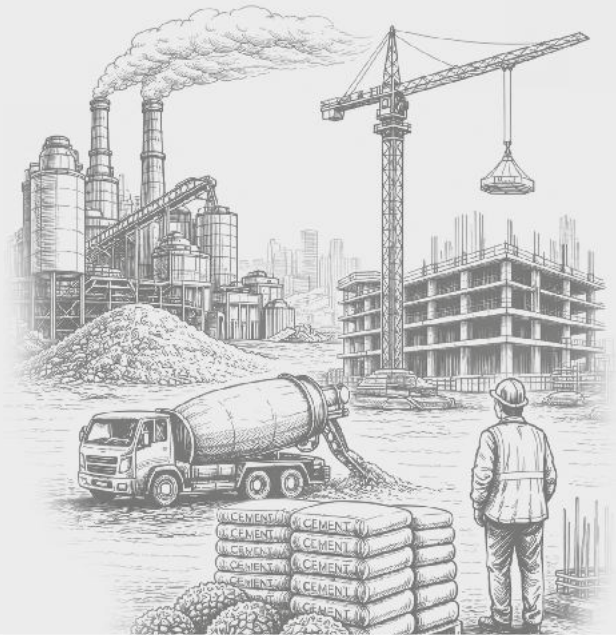
Sector Dynamics
In 2024, ASEAN's cement industry continued to face elevated energy and raw material costs with persistent inflation. Governments and industry associations across ASEAN are increasingly responding to the cement sector's significant CO_2 footprint (estimated at roughly 7–8% of global emissions) with coordinated policy and industry initiatives.

The launch of the 2035 ASEAN Federation of Cement Manufacturers (AFCM) Decarbonisation Roadmap — the first regional strategy of its kind — reflects a collective commitment to systematic emissions reduction through low-carbon cement standards, cleaner energy use, alternative fuels and advanced technologies such as CCUS and supplementary cementitious materials.

Our 2024 Progress
The Group's Cement sector emissions intensity in 2024 stood at 0.66 tCO_2e/t Cement. Although this was 19% above the reference pathway, it was an 8% improvement compared to our baseline.

The reduction was mainly driven by two factors. First, key clients continued to demonstrate steady year-on-year reductions in reported emissions. These reductions were primarily attributed to lower clinker ratios, increased use of alternative fuels and greater electrification supported by renewable energy. Second, the year-on-year movement reflects the absence of a large, facilitated bond transaction comparable in scale to that recorded in 2023. As facilitated emissions are recognised for one year only, the non-recurrence of such a transaction in 2024 contributed to the lower aggregated emissions intensity.

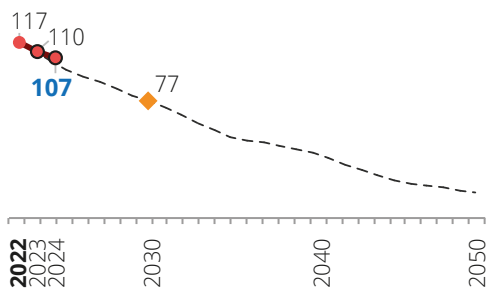
However, emissions intensity remains above the reference pathway, partly due to the use of a global reference scenario rather than a regionalised pathway. When this target was established in 2022 — the first of two sectors for which CIMB set a Net Zero target — regionalisation was constrained by data availability and comparability limitations. With improved client-level data and deeper sector insights now available, CIMB is assessing the appropriateness of regionalising the reference pathway to better reflect ASEAN-specific production profiles and transition dynamics.



Securing Our Future

Commercial Real Estate

in $kgCO_2e/m^2$



2024 vs CIMB Baseline	2024 vs Target Pathway
-8%	**2%**

- CIMB Baseline
- CIMB 2030 Target
- Reference Scenario – IEA APS & CRREM v2 (Regional)
- CIMB Annual Progress

In-scope sector value chain
Commercial real estate portfolio, excluding developers that exclusively develop residential properties and residential mortgages

Emissions scope
Scope 1 and 2 operational emissions from buildings, which may also include Scope 3 tenant emissions for real estate developers

Target reduction from baseline to 2030
34%

Decarbonisation Levers

- Financing the development, retrofit and maintenance of energy-efficient buildings, prioritising assets with higher energy efficiency ratings and recognised green certifications
- Supporting the transition of buildings to cleaner energy use through electrification, installation of onsite renewable energy capacity and procurement of renewable energy
- Enabling and supporting clients to establish and implement Net Zero transition plans

Sector Dynamics
In 2024, ASEAN's Commercial Real Estate sector continued to recover, with investments focused on premium assets in key business districts and tenants increasingly seeking modern, flexible office space. Older buildings, by contrast, faced falling occupancy and growing pressure to upgrade. Energy efficiency is becoming a key factor in both asset value and investor interest.

Singapore leads the region with its Green Mark and Super Low Energy standards, aiming for up to 60% energy reductions in new buildings, supported by a rising carbon price. Malaysia provides incentives for green retrofits through the Green Investment Tax Allowance (GITA) and NETR, while Thailand is strengthening green building adoption through its domestic TREES certification and the mainstreaming of LEED, alongside the introduction of building performance thresholds as a requirement for accessing green finance in Phase 2 of the BoT's Sustainable Finance Taxonomy.

Decarbonisation opportunities increasingly depend on grid readiness. Markets with access to low-carbon electricity can cut operational emissions more deeply, while markets with limited access face higher energy costs and growing pressure from tenants and investors.

Our 2024 Progress
The Group's Real Estate sector emissions intensity in 2024 declined to 107 $kgCO_2e/m^2$, from 110 $kgCO_2e/m^2$ in 2023, representing an approximately 3% year-on-year reduction and an 8% reduction from baseline. Performance for the year sits slightly above the reference scenario pathway, exceeding it by around 2%.

The year-on-year movement was primarily influenced by changes in portfolio exposure, notably an increase to the Singapore market, where real estate clients generally exhibit both lower average emissions intensity and more consistent emissions disclosure, supported by comparatively mature building energy efficiency standards and regulatory requirements.

Progress toward the 2030 target remains closely linked to grid decarbonisation, given that electricity use accounts for the majority of operational emissions in the Real Estate sector. CIMB continues to support this transition while encouraging clients to adopt energy-efficient designs, deploy low-carbon technologies, and strengthen emissions disclosure to enable effective monitoring.

Emerging Focus Area: Data Centres
Data centres are a rapidly expanding part of the real estate landscape, driven by rising demand for artificial intelligence, digital services, cloud computing and data storage. These facilities are highly energy-intensive, making them increasingly relevant to long-term emissions trends.

At the time CIMB's Real Estate Net Zero target was set, data centres were not explicitly included within the sector scope due to their limited presence in our portfolio. Some of the projects we finance may also be out of scope, such as construction-phase activities which we currently do not cover.

Nevertheless, the Group has introduced a set of initial environmental and social requirements including assessments on physical climate risks, energy and water efficiency, and human rights considerations. These requirements will be progressively enhanced over time, taking into consideration evolving industry practices and relevant frameworks and indicators. Further disclosures will be provided as we refine our approach to managing and financing data centre-related projects and clients, in line with our Net Zero objectives.

CLIMATE-RELATED OPPORTUNITIES

The transition to a low-carbon economy continues across ASEAN, reshaping industries and creating new opportunities for investment and innovation. As a regional bank, we play a pivotal role in steering and enabling this shift — financing real-economy change and helping clients move decisively toward lower-emission business models.

Through deep sector engagement and market insight, we help both existing and new-to-bank clients translate climate ambition into practical, investable strategies. This includes financing operational decarbonisation efforts, enabling emerging low-carbon business models and supporting clients as they adapt to evolving market, policy and technological landscapes. Insights from market monitoring, product innovation and portfolio deployment continuously inform our approach, keeping our support responsive and relevant to market realities and the needs of our clients.

Market Opportunity Identification

CIMB identifies climate-related opportunities by monitoring policy developments, analysing sector trends, assessing portfolio exposures and engaging with clients. This allows us to prioritise sectors and clients where financing and advisory support can have the greatest impact. Across ASEAN, national transition frameworks such as Malaysia's National Energy Transition Roadmap (NETR), Indonesia's Just Energy Transition Partnership (JETP) and the ASEAN Taxonomy for Sustainable Finance are accelerating investments in renewable energy, cleaner transport, sustainable real estate and nature-based solutions. These frameworks guide the sectors and markets where capital deployment can deliver measurable decarbonisation outcomes.

Climate-related opportunities span different time horizons. Some can be realised through immediate capital allocation while others are still emerging, or are expected to mature beyond 2030. Opportunities are therefore prioritised not only by financial relevance, decarbonisation potential and client readiness, but also by the expected timeframe over which impact can be realised.

Mobilising Capital for the ASEAN Transition

ASEAN is entering a decisive decade for climate action, with countries setting clearer pathways to reduce emissions and build resilience. Meeting these goals will require significant capital to support energy transition, infrastructure upgrades and new low-carbon business models across the region.

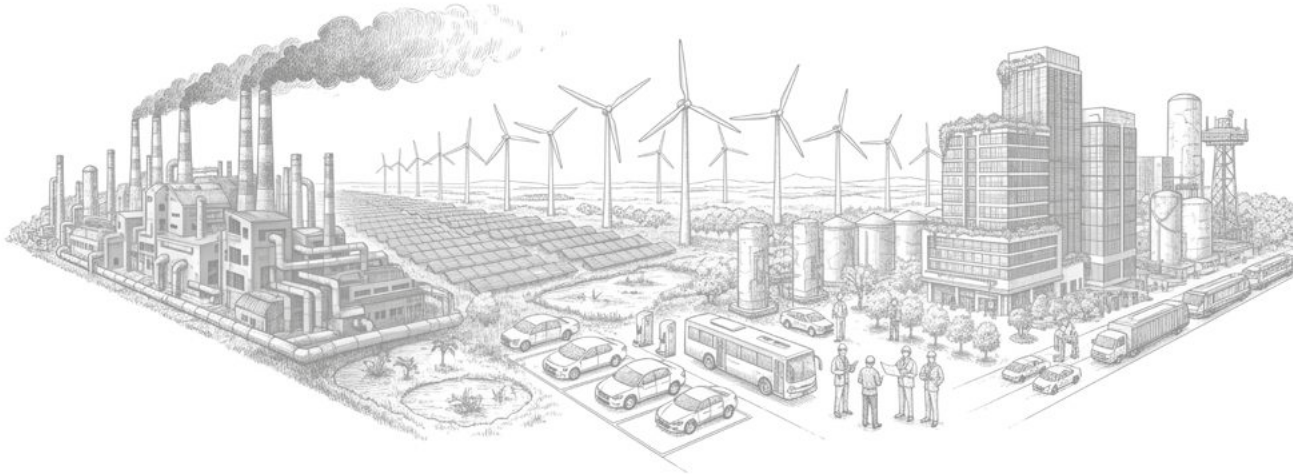
These developments represent a strategic opportunity for CIMB to leverage sector insights, strong client relationships and tailored financing solutions, enabling businesses and communities to translate climate ambitions into tangible investments across the region.

From 2021 to 2025, we mobilised RM156.8 billion in Green, Social, Sustainable Impact Products and Services (GSSIPS). Building on this momentum, we have set a target to mobilise RM300 billion in GSSIPS from 2021 to 2030, reflecting both the scale of market opportunities and our commitment to support regional transition efforts. As at 31 December 2025, the Group had RM19.5 billion in green loans outstanding, representing 4.3% of total loans and financing. Together, these figures reflect how sustainable finance is becoming an increasingly embedded component of CIMB's business, as we scale solutions that strengthen resilience, reduce emissions and contribute to a fair, low-carbon economy.

For details on the concentration of opportunities, please refer to the section "Sustainable and Responsible Finance" on pages 37 to 45.

KEY OUTCOME

We have mobilised RM156.8 billion in Green, Social, Sustainable Impact Products and Services from 2021 to 2025



Securing Our Future

The table below outlines opportunities for CIMB over various time horizons. It focuses on selected key sectors that shape ASEAN's transition landscape. While non-exhaustive, it highlights the sectors currently most material to our transition strategy and client engagements. In parallel, we have identified emerging green sectors such as green mobility ecosystems and circular economy models via the Group's Green, Social, Sustainable and Impact Products and Services (GSSIPS) Framework, reflecting transition opportunities beyond those presented here.

Sector	Short to Medium-Term (1-10 years)	Long-Term (>10 years)
Thermal Coal Mining	• Help clients diversify towards sustainable businesses and alternative green revenue streams • Enable scalable, cost-effective technologies to accelerate the coal-to-clean transition • Support fair transition for workers and surrounding communities	• Continue support for just transition and regional energy transition infrastructure
Power Generation	• Finance new renewable energy projects (solar, wind, hydro) • Support phase-out and early retirement of unabated fossil fuel power plants	• Finance large-scale energy storage and grid upgrades • Support sector coupling projects and development of interconnected regional grids (e.g., ASEAN grid) • Finance green hydrogen and other low-carbon energy solutions
Oil & Gas	• Support reduction of operational emissions through proven and cost-effective measures • Finance diversification into renewable and low-carbon fuels and decarbonisation R&D • Support transition of downstream users, especially those in transportation, heavy industry and power generation, to cleaner energy sources	• Support development of green hydrogen and other low-carbon fuels, as well as scaling of carbon capture and storage (CCS) for industrial applications
Palm Oil	• Support clients in achieving sustainable palm oil certifications such as MSPO, ISPO, RSPO and ISCC • Finance modern farming technologies that improve yield and resource efficiency • Enable biogas capture and circular waste solutions in mill operations	• Support adoption of precision agriculture and digital tools • Finance the production of low-carbon palm-derivative products (e.g., biochar and SAF) at scale • Support the transition to landscape-based approaches that promote sustainable land use, smallholder inclusion and deforestation-free supply chains
Cement	• Finance energy-efficient technologies such as electric kilns and alternative fuels • Encourage uptake of low-carbon construction materials through collaboration across the value chain	• Finance CCS projects • Support development of low-carbon cement formulations using advanced binders • Support circular construction materials adoption
Real Estate	• Finance development and retrofitting of lower-emission buildings across commercial real estate, mixed-use and industrial portfolios • Increase access to cleaner energy and energy-efficient systems • Enable adoption of innovative, green technologies that reduce energy demand and waste	• Finance net zero buildings and integrate whole-life carbon measurement in building design • Expand access to affordable green homes and buildings

For further details, refer to our Path to Net Zero — Charting a Course to Decarbonisation Whitepaper (v2.0).

Client Engagement to Support Portfolio Transition

Structured Engagement as a Strategic Lever

Client engagement is a critical lever in delivering CIMB's Net Zero commitments. Engaging closely with our clients helps us to gain a deep understanding of where they are on their decarbonisation journeys, their readiness to act and the areas where advisory or financing support can accelerate progress. These conversations provide a vital view of the on-the-ground realities that public disclosures alone may not capture.

We are taking a phased approach to client engagement. Clients are prioritised based on financed emissions, enabling us to focus first on the largest emitters within the six sectors where we have established interim targets, as well as clients where CIMB has greater influence through higher financing exposure. Engagements are conducted primarily at the group level rather than at the individual entity level. This approach ensures a comprehensive, holistic view of how the group as a whole plans and progresses toward Net Zero. Over time, we aim to progressively expand engagement across a broader range of clients within these sectors, taking into account their transition readiness and progress.

We tailor our client engagement approach by segmenting clients according to their progress on the sustainability journey, varying our approach to meet each client's stage and unique circumstances. More advanced clients benefit from collaborative, implementation-focused discussions, while early-stage clients require guidance, capacity-building and foundational support. Our approach ensures that engagements are both practical and valuable for clients across the spectrum.

Internal Assessment Tool to Guide Client Engagements

To ensure consistency and rigour in our engagements, we developed the Client Transition Assessment (CTA), an internal tool that supports structured dialogue and portfolio insights. The CTA evaluates clients in three key areas:

Governance and Risk Management

Climate-related governance structures, integration into risk management frameworks and clear accountability mechanisms that support implementation and disclosure

GHG Emissions

Quality and completeness of emissions reporting across Scope 1, 2 and 3, transparency of disclosures, external assurance where available, and evidence of reductions from baseline years

Targets and Transition Plan

Long-term net zero commitments, interim milestones and defined initiatives and/or investments to deliver on these goals

Based on the initial assessment, we categorise clients into four segments to guide differentiated engagement and solution deployment:

- **Aligned:** Clients with 1.5 degrees Celsius aligned 2050 Net Zero targets, supported by medium-term milestones, credible transition plans and demonstrated progress through year-on-year emissions reductions with enhanced disclosures.
- **Aligning:** Clients with Net Zero commitments aligned with the Paris Agreement or national transition pathways; transition plans underway, but with gaps in interim targets, implementation details or demonstrated progress.
- **Aware:** Clients at an early stage of awareness; without formal commitments such as a 2050 Net Zero target or interim targets, although initial discussions or exploratory actions to establish targets and transition plans may exist.
- **Unaware:** Clients with limited recognition of climate-related risks or opportunities and no meaningful observable efforts to progress on emissions management, target-setting or transition planning.

The assessment is initially conducted using publicly disclosed information to form a baseline view of transition readiness. Through our one-on-one conversations with our clients, we validate and refine this assessment, providing a more comprehensive understanding of ambition and implementation capacity. This evaluation also supports our assessment of transition finance eligibility.

In 2025, the CTA was piloted in Malaysia to test and refine our structured engagement approach. The assessment was conducted at the client group level across the Power, Oil & Gas, Palm Oil and Cement sectors, covering groups which, including their subsidiaries, collectively account for approximately 80% of the sectors' emissions intensity contribution within our Malaysian portfolio. Following the assessment, we prioritised and engaged 10 key client groups across these sectors to further understand transition-related data and plans.

Securing Our Future

Results varied across clients, reflecting sector characteristics and regulatory requirements. Many listed corporates benefit from established national frameworks such as the National Energy Transition Roadmap (NETR) and Bursa Malaysia's National Sustainability Reporting Framework (NSRF), which require structured decarbonisation planning and disclosures. As a result, most were assessed as Aligned or Aligning, indicating stronger transition readiness.

In contrast, non-listed and smaller Commercial Banking clients tend to fall into the Aware or Unaware segments. Public disclosures for these clients are often limited, so assessments drew largely on insights from relationship managers who work closely with these clients. Many face capacity constraints and competing capital priorities that can slow the pace of transition. These observations reflect general trends identified during the pilot, although exceptions were noted across the client groups.

These findings highlight that regulatory, investor and supply chain pressures are key drivers of transition progress.

Linking Climate Transition Assessment Outcomes to Engagement and Solution Deployment

The CTA pilot has enabled us to improve our engagement strategy and gain clearer insights into how we can assist and support clients at different points in their climate journeys. For clients with well-defined transition plans — Aligned or Aligning — discussions centre around enabling implementation through tailored green, sustainability-linked, and transition financing solutions that support concrete decarbonisation actions.

For clients in the earlier stages of readiness — Aware and Unaware — we prioritise practical advisory to help them assess their starting point, understand stakeholder expectations and identify credible transition pathways. Support may include facilitated workshops, advisory sessions on sustainability strategy and finance frameworks, and introduction to sector specialists and industry tools. For SMEs, much of this support is delivered through our end-to-end GreenBizReady™ programme.

For details on our GreenBizReady™ solution for SMEs, please refer to the section "GreenBizReady™: Making Real Impact For MSMEs" on page 98.

Close coordination among our sector, product and sustainability specialists supports solutions grounded in evidence and market realities. We also collaborate with industry partners and institutional investors to expand financing and advisory options for climate-related projects. Insights from engagements feed into portfolio steering, guiding sector priorities, financing appetite and target-setting to channel capital effectively while managing risk.

Insights gained from the Malaysia pilot are guiding improvements to our client engagement strategies and prompting targeted enhancements to the CTA. These refinements focus on usability, sector calibration, and better integration with financing processes. CIMB plans to extend this structured, engagement-led approach to other regional markets progressively.

KEY OUTCOME

Developed and piloted an internal Carbon Transition Assessment tool, and developed different strategies to engage clients on climate, tailored to the clients' sector and level of maturity

PEOPLE AND DATA CAPABILITIES FOR EFFECTIVE DELIVERY

Strong outcomes depend on the right people, transparent processes and reliable data. Across CIMB, accountability for climate-related matters is shared between business and control functions. Group Sustainability, Climate Risk and business units work together to coordinate actions and apply our climate strategy across the Group.

Targeted training, primarily through the Sustainability Academy, continues to build understanding across business units and enablers, helping teams identify and manage transition-aligned opportunities and risks. Performance and remuneration frameworks are also being refined to include climate-linked key performance indicators, strengthening ownership of progress toward our Net Zero goal.

CIMB is developing a Sustainability and Climate Data Warehouse to simplify how we collect, extract and use data across all sustainability and climate-related use cases. This infrastructure will enhance traceability, consistency and data quality, supporting more accurate and efficient portfolio analytics, monitoring and reporting.

Together, these efforts lay the foundation CIMB needs to deliver our Net Zero transition plan and climate risk management efforts with clarity, consistency and transparency.

NATURE AND BIODIVERSITY

To learn more about our approach to this material topic, visit our website.

KEY HIGHLIGHTS IN 2025

- Published our inaugural Nature and Biodiversity Report aligned with Taskforce for Nature-Related Financial Disclosures recommendations, and with four key sectors in Malaysia assessed in line with the Locate-Evaluate-Assess-Prepare approach
- Led knowledge sharing and policy development efforts, through the UNEP FI Nature Capacity-Building Programme and Malaysian National Biodiversity Policy Implementation — Business Advisory Group

WHY NATURE MATTERS FOR FINANCE

Nature underpins the global economy: from water for agriculture and forests that regulate climate, to ecosystems that support supply chains and provide genetic resources for medicine. When natural systems are degraded, businesses and communities face lower agricultural yields, higher costs, operational disruption and even public health risks, among others. For banks, this could translate into declining asset values, increased credit risk and greater portfolio volatility. Safeguarding nature and biodiversity are therefore critical to our long-term credit quality and financial resilience.

Globally, more than US$44 trillion of economic value — over half of total global GDP — depends on ecosystem services provided by nature[1], underscoring the foundational role of biodiversity in supporting human and economic systems. In ASEAN, this dependence is heightened by the region's rich natural endowments, including tropical forests, coral reefs and freshwater systems that sustain supply chains and livelihoods.

CIMB's footprint spans three of the world's 17 megadiverse countries — Indonesia, Malaysia and the Philippines[2]. These jurisdictions contain some of the world's most ecologically significant forests and marine systems. A significant portion of ASEAN's economy is directly linked to ecosystems of global importance, making nature-related risk management a critical component of how we safeguard long-term portfolio quality and economic resilience.

In Malaysia alone, approximately 9.5 million hectares of tree cover have been lost since 2001, reflecting ongoing pressure on forest ecosystems and the services they provide[3]. This ecological dependency is mirrored in financial exposure. Estimates by the World Bank and Bank Negara Malaysia suggest that 54% of Malaysia's banking system financing is directed towards sectors highly dependent on ecosystem services, while 87% is linked to industries with material impacts on nature[4].

Recognising this connection, CIMB has integrated nature and biodiversity considerations into our approach to risk management, client engagement and portfolio strategy. Although our No Deforestation, No Peat and No Exploitation (NDPE) screening and biodiversity risk assessment processes have guided our efforts in assessing and engaging clients in land-use sectors for several years, our understanding of nature-related risks has since evolved to become broader and more nuanced, capturing ecosystem dependencies, location-specific sensitivities and potential transition implications.

[1] *World Economic Forum, Nature Risk Rising: Why the Crisis Engulfing Nature Matters for Business and the Economy, 2020.*

[2] *World Economic Forum, World Environment Day: These are the world's 17 megadiverse countries, 5 June 2024, 2024.*

[3] *Global Forest Watch, Malaysia Deforestation Rates & Statistics | GFW, 2022.*

[4] *Bank Negara Malaysia, An Exploration of Nature-Related Financial Risks in Malaysia, 2022.*

Securing Our Future

ADVANCING OUR NATURE JOURNEY OVER TIME

In the last few years, CIMB has been progressively strengthening the integration of nature-related considerations into our strategy, governance and risk management processes. Our approach has evolved in depth and sophistication, reflecting a growing recognition of the interlinkages between nature, climate and financial resilience. This journey demonstrates our continued commitment to embedding nature into decision-making, strengthening safeguards and aligning with emerging global expectations.

2020

Sector Guides
- Established a High-Risk Sector List and Guidance, including nature-related safeguards
- Introduced Palm Oil Sector Guide
- Introduced Forestry Sector Guide

2022

No Deforestation, No Peat and No Exploitation (NDPE) commitment
- Applied to the Palm Oil, Forestry (including Rubber), and Timber Plantation sectors

ASEAN Investment Framework for Haze-Free Sustainable Land Management
- Participated as an advisory team member, contributing to identifying investment needs and opportunities in sustainable agriculture (e.g., peatland management, fire prevention)

2023

Deforestation and Biodiversity Risk Assessment
- Applied screening tools to assess deforestation and biodiversity risks across relevant sectors

National Business Advisory Group (Malaysia)
- Participated as an advisory member to support the Malaysian Government, contributing to the development of a Business Biodiversity Action Plan under Malaysia's National Policy on Biological Diversity

2024

Biodiversity Statement
- Published our position and approach to nature-related risks

2025

Palm Sector Guide Update
- Introduced enhanced NDPE commitments with an expanded scope, alongside introduction of traceability requirements

Inaugural Banking on Nature Report
- Became the first Malaysian bank to publish a dedicated nature and biodiversity report, including a first-phase assessment of four material sectors in Malaysia

INTEGRATING NATURE INTO FINANCING DECISIONS

As part of our environmental and social due diligence processes, we incorporate nature considerations into the evaluation of non-retail clients and the projects we finance. This year, we introduced a water risk assessment approach to better understand the relationship between clients' water dependency and local water availability. Our assessment includes location-specific water stress mapping and examines how clients' water use and discharge practices may impact local catchments and communities. We also strengthened biodiversity and NDPE screening and expanded our Sustainability Due Diligence processes.

Over the past year, in-depth nature risk assessments were conducted for more than 70 transactions across our operating locations, focusing on clients operating in environmentally-sensitive locations and industries. These involve the use of tools such as Global Forest Watch Pro and the WWF Biodiversity Risk Filter to assess environmental and biodiversity risks, guiding our financing decisions for sensitive projects.

In 2025, we conducted Enhanced Sustainability Due Diligence (ESDD) on 707 non-retail financing transactions. Of these, 114 were identified as having nature-related risks, leading to the development of action plans with clients, representing 59% of the total ESDD cases recommended with action plans. This marks a notable increase compared to 2024, due to the enhancements to our Palm Oil Sector Guide introduced in January 2025.

Nature-related action plans for seven clients, arising from action plans from earlier years, were scheduled for completion in 2025. Of these, three were successfully completed by year-end. The remaining plans are currently in progress and subject to ongoing monitoring and client engagement.

KEY OUTCOME

- 114 Enhanced Sustainability Due Diligence cases with action plans related to nature

For details on the action plans that were not completed, please refer to the section "Sustainability Due Diligence" on page 40.

OUR NATURE STRATEGY AND ROADMAP

Our work in 2025 reflects CIMB's commitment to progressively deepening our capabilities in alignment with leading international frameworks, including the Taskforce on Nature-related Financial Disclosures and the Kunming-Montreal Global Biodiversity Framework, complementing and reinforcing our broader ambitions in climate action, social impact and responsible finance.

In August 2025, we published our first Nature and Biodiversity Report, which positions CIMB among the first ASEAN banks to provide a structured assessment of nature-related risks, dependencies, impacts and opportunities. While the in-depth analysis focused on CIMB's portfolio in Malaysia, the insights and strategies can be extended to our operations in other ASEAN markets.

The report highlights how nature-related risks are increasingly material to financial resilience and underscores the importance of integrating nature considerations into governance, risk management and financing decisions to support long-term value creation and a nature-positive transition. While highlights of the report are summarised in the following sections, the detailed analysis, insights and strategic foundations informing this work are presented in the *Nature and Biodiversity Report*.

KEY OUTCOME

Published our first Nature and Biodiversity Report, entitled 'Banking on Nature: Advancing our Nature Journey', in alignment with Taskforce for Nature-Related Financial Disclosures recommendations

NATURE-RELATED GOVERNANCE

As part of our broader sustainability strategy, nature-related considerations are embedded within the Group's overarching Sustainability governance framework, providing holistic and consistent oversight, clear accountability and integration into enterprise-wide decision-making.

DEVELOPING OUR NATURE STRATEGY

We recognise that nature and biodiversity are material considerations from both financial risk and environmental impact perspectives. To address this, we apply a double materiality lens when assessing how the sectors and activities we finance interact with natural systems. This approach allows us to evaluate not only how our clients' operations affect ecosystems, but also how nature loss may impact their financial performance, operational continuity and long-term resilience, which in turn could influence our own portfolio performance.

To determine which sectors to prioritise for deeper focus and analysis, we applied a structured framework based on four key criteria:

- Criticality for Net Zero and nature risks
- Potential for nature positive impact
- Relevance to ASEAN and to CIMB
- Alignment to TNFD and PRB focus sectors

Using these criteria, our assessment provided a structured view of how nature-related dependencies, impacts and risks intersect with our portfolio. Although the analysis was conducted with a primary focus on Malaysia, it was informed by broader insights across the ASEAN region to reflect shared ecological characteristics, sectoral dynamics and cross-border value chains.

Palm Oil, Forestry, Power and Oil & Gas were identified as priority sectors, given their strong linkages to biodiversity, land-use change and water systems across Malaysia and the wider ASEAN region.

Further analysis using tools including ENCORE, Global Forest Watch and the WWF Biodiversity Risk Filter confirmed that the Palm Oil and Forestry sectors have very high dependencies on terrestrial and freshwater ecosystems and carry significant potential for habitat and soil impacts. Power and Oil & Gas also depend strongly on natural capital, particularly water resources, and contribute to impacts through emissions, thermal discharge and ecosystem disturbance.

As at the end of 2025, these priority sectors accounted for approximately 7.2% of our portfolio exposure across Malaysia, Indonesia, Singapore and Thailand, reflecting the materiality of ecosystem dependencies and biodiversity impacts in our financing activities.

	Agriculture, including Palm and Forestry	Power	Oil & Gas
Exposure (RM' million)[1]	23,270	16,614	8,864
% of Total Exposure[2]	3.4%	2.5%	1.3%

[1] *Our exposure reflects the Group's total gross financing and investment portfolio as at 31 December 2025, covering Malaysia, Indonesia and Singapore. Figure for Thailand is based on the latest available data for 2024.*

[2] *The exposure percentages presented here may differ from other portfolio exposure figures in this report or other public disclosures due to differences in the scope of each disclosure.*

Securing Our Future

RISK MANAGEMENT: UNDERSTANDING HOW PRIORITY SECTORS INTERACT WITH NATURE

The activities we finance can have adverse impacts on nature, creating reputational and credit risks. At the same time, nature loss can lead to water scarcity, agricultural yield volatility and ecosystem instability, while increasing regulatory, reputational and liability risks for our clients and ultimately credit risk for CIMB. To better understand these linkages, we undertook a detailed assessment of how each priority sector interacts with nature. Using the Taskforce on Nature-related Financial Disclosures (TNFD) framework, we mapped where dependencies and impacts are most concentrated, identifying the environmental assets each sector relies on, the ecosystem services that enable them and the key drivers of nature change. Building on this assessment, we examined physical assets such as freshwater systems, soil health and forest cover, alongside ecosystem services such as water supply, pollination and climate regulation. These were then linked to specific sector activities, including land conversion, resource extraction, emissions and waste discharge, to highlight where pressures on ecosystems are most pronounced. Understanding these relationships allows us to systematically evaluate nature-related exposures and integrate them into our business decisions, risk management and client engagement strategies.

	Factors					
	Value Chain Exposure	Key Impacts		Key Dependencies		Primary Risks
	Portions Most Exposed to Nature	Impact Drivers Caused by Sector Activities	Environmental Assets Affected	Environmental Assets	Ecosystem Services Relied upon by the Sector	Physical, Transition, Reputational, Liability and Value Chain Cascade
Palm Oil	Planting and milling stages	Land-use change, peatland drainage, high water demand, fertiliser and pesticide use and mill effluent discharge	Terrestrial ecosystems, freshwater rivers and wetlands, soil quality and atmospheric carbon stocks	Land, soil health, freshwater resources and stable local climate conditions	Soil nutrient cycling, pollination, water supply and natural flood regulation	Climate and water stress, peat fire and yield decline (physical risk), traceability and deforestation-free requirements (transition risk), NGO and market scrutiny (reputational risk), land and pollution-related legal exposure (liability risk) and sustainability issues cascading to downstream buyers and financiers (value chain risk)
Forestry	Harvesting, land management and timber processing	Logging, land clearing, overharvesting, carbon emissions, infrastructure development, sediment runoff and biomass extraction	Degradation of forest ecosystems and habitat quality, impacting timber livelihoods, soil structure and watershed stability	Forest cover, soil stability and natural regeneration capacity	Climate regulation, carbon storage, water purification, habitat provision and soil and sediment retention	Exposure to wildfire, erosion and climate variability (physical risk), increasing certification and legality standards (transition risk), scrutiny linked to deforestation and Indigenous rights (reputational risk), land rights and environmental litigation risk (liability risk), and tightening downstream sustainable sourcing requirements (value chain risk)
Power Generation	Fuel extraction	Water withdrawal for cooling, land clearing for infrastructure, air emissions and thermal discharge into waterways	Freshwater systems, mineral and energy sources, atmospheric quality and surrounding terrestrial ecosystems	Water supply and purification, soil systems and stable climate patterns	Water regulation, temperature regulation, soil and sediment retention and climate stability	Exposure to water scarcity and climate impacts on power generation reliability (physical risk), pressure to shift from fossil fuels (transition risk), scrutiny of siting and community impacts (reputational risk), regulatory enforcement on pollution and displacement (liability risk), and reduced access to financing for carbon-intensive grids (value chain risk)
Oil & Gas	Exploration, extraction, drilling and refining processes	Seabed and land disturbance, emissions, flaring, discharge and potential spills or leaks	Marine and freshwater habitats and ecosystems, coastal zones, soil and atmospheric carbon balance	Coastal stability, land geomorphology, marine biodiversity and geological formations	Natural buffering and protection from coastal systems, erosion control, water purification, provisioning of fossil fuels and climate regulation	Exposure to coastal and offshore climate disruption (physical risk), increasing decarbonisation and methane regulation (transition risk), reputational risk from spills and ecosystem disturbance (reputational risk), liability for contamination and remediation failures (liability risk), and declining demand as downstream sectors decarbonise (value chain risk)

For a deeper understanding of the methodology, the underlying environmental and ecosystem linkages and how sector activities interact with these natural systems, please refer to the Nature and Biodiversity report.

SECTOR INSIGHT

NO FOREST, NO FLOW: THE REAL NATURAL ASSET BEHIND HYDROPOWER

Hydropower relies on steady river flows that are naturally regulated by forests and healthy soils. Climate change and nature loss disrupt this balance. Rainfall becomes more extreme and less predictable, erosion increases and sediment accumulates in reservoirs. This can affect turbine efficiency, storage capacity and grid reliability. In severe cases, lower power output can lead to greater reliance on carbon-intensive alternatives.

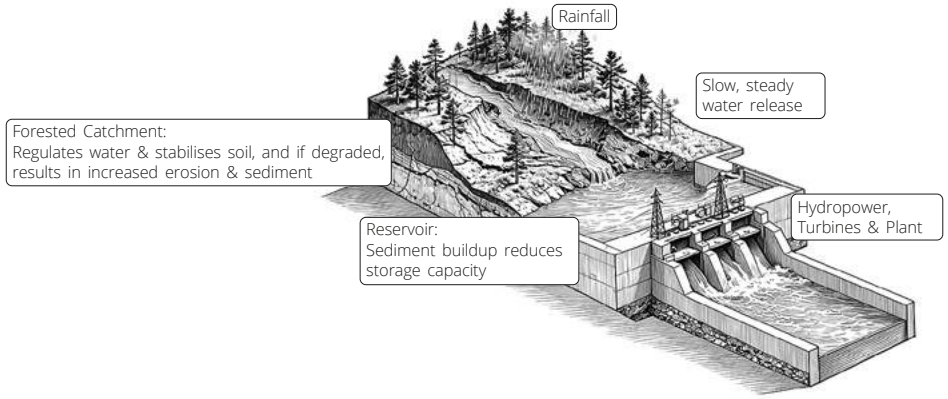
How nature loss affects asset performance

- Healthy catchments help regulate runoff and support stable river flows
- Degraded landscapes increase erosion and sediment in reservoirs, which reduces storage capacity and wears down turbines faster
- Outcomes include higher maintenance costs, uneven power output and shorter asset life

What this means for CIMB and our clients

We are strengthening our approach to reduce harm to nature and create positive impacts through the clients and projects we finance. Beyond environmental outcomes, protecting nature is also sound business practice. It supports asset performance, reduces risk and strengthens long-term portfolio stability, while enabling our clients to build more resilient businesses and supporting healthier communities and ecosystems. Potential safeguards include:

- Integrating biodiversity action planning and ecosystem safeguards into renewable energy site selection and project design to manage ecosystem impacts and reduce project delays
- Catchment protection and water security initiatives to support more reliable hydropower generation
- Protecting upstream forests and natural landscapes within hydropower catchments to reduce erosion, sedimentation and long-term asset performance risks



The challenges faced

While the case for integrating nature into financing decisions is clear, progress is shaped by several practical constraints:

- Data gaps at both asset and catchment levels, which limit our ability to consistently assess nature-related risks and reflect them in financing decisions
- Capacity and skills constraints as regulatory and disclosure expectations emerge and develop
- Inconsistent metrics for assessing nature-related performance

Building the right assessments over time

Forest cover loss, soil erosion and changing rainfall patterns can influence reservoir storage capacity, turbine efficiency and long-term generation reliability. Assessing these factors helps us better understand the physical risks facing hydropower assets. While methodologies for evaluating nature-related risks continue to evolve, we are strengthening how upstream land use, water security and ecosystem condition are considered in hydropower project assessments.

How we work with clients and partners

Progress depends on collaboration and early engagement. In practice, this means working together to understand nature-related risks, improve decision-making and strengthen resilience across projects and portfolios. This typically includes discussions around:

- How nature-related risks are identified and managed within projects and operations
- Improving data quality and disclosures over time as methodologies and expectations evolve
- Considering nature-based and resilience-focused solutions early in project planning

Securing Our Future

UNLOCKING NATURE-RELATED OPPORTUNITIES

CIMB is strengthening our approach to support nature-positive transitions across the clients and projects we finance, recognising that nature resilience is increasingly linked to long-term portfolio stability, client performance and asset value. Some examples include:

- **Biodiversity Action Planning in Project Design:** Encouraging clients to integrate biodiversity-related action plans into project planning and development, helping to manage ecosystem impacts and minimise potential operational and regulatory delays.
- **Deforestation-Free and Traceable Supply Chains:** Engaging clients to strengthen traceability systems and certification pathways, supporting their efforts to meet no-deforestation and no-conversion requirements in order to maintain access to global markets.
- **Water Security and Catchment Resilience:** Assessing potential avenues to support nature-based solutions, including reforestation and catchment protection in hydropower and industrial basins, as part of CIMB's efforts to strengthen water reliability and long-term infrastructure resilience.
- **Blue Carbon Protection and Restoration:** Supporting initiatives such as mangrove conservation and restoration that deliver nature and climate co-benefits, as well as opportunities for high-integrity carbon credits in collaboration with public and private partners.
- **Renewable Energy with Ecosystem Safeguards:** For renewable energy projects we finance, supporting and encouraging clients to integrate biodiversity and habitat protection considerations into site selection and design.
- **High-Integrity Nature-Based Credits and Blended Finance Models:** Exploring opportunities in blended finance and outcome-based mechanisms that mobilise capital towards conservation, restoration and regenerative land management, in collaboration with relevant partners.

These focus areas are operationalised through a combination of Sustainability Due Diligence (SDD), client engagement and targeted financing solutions. Nature-related risks and mitigation measures are assessed as part of project and client reviews, with action plans agreed where relevant. We engage clients to strengthen biodiversity management practices, improve traceability and adopt ecosystem safeguards, while supporting viable transition pathways. In parallel, we are expanding financing mechanisms that support nature-positive outcomes, including products such as EcoSave-i, Corporate Responsibility investments and innovative blended finance structures developed in collaboration with industry partners and working groups.

TRACKING PROGRESS: METRICS AND TARGETS

Clear metrics and targets are essential for managing nature-related risks and opportunities, tracking progress and aligning with global nature goals. They also support informed decision-making and transparent stakeholder communication.

CIMB has taken foundational steps to integrate nature considerations into our operations, including double materiality assessments and the incorporation of nature-related factors into policies, due diligence and governance frameworks. While formal, quantified nature and biodiversity targets have not yet been established, existing commitments under our Net Zero transition plan, our Green, Social, Sustainable Impact Products and Services (GSSIPS) framework, and high-risk sector financing requirements already reflect nature-related considerations.

Given evolving methodologies and data limitations, CIMB is strengthening internal capabilities and exploring potential metrics to enhance monitoring and client engagement, including indicators related to NDPE commitments, nature-related screening and biodiversity considerations in financed projects. CIMB is also evaluating nature-related indicators aligned with the Kunming–Montreal Global Biodiversity Framework and TNFD recommendations, alongside potential data sources, to support future disclosures and target-setting.

WAY FORWARD

CIMB has begun integrating nature considerations into our broader sustainability and responsible finance journey. Our Nature and Biodiversity Report establishes a clear pathway toward 2030, providing a structured foundation for strengthening risk assessment, deepening client engagement and expanding financing that supports nature-positive outcomes. Moving forward, our focus will be on translating insights into measurable action by working closely with stakeholders to scale practical and effective solutions. The following timeline outlines the key milestones guiding this transition through 2030.

2026

- Enhance Sustainable Finance Framework to capture nature opportunities
- Integrate nature into the Group Sustainable Financing Policy and Sector Guides
- Explore interim tools and screening criteria (e.g., WWF Water Risk Filter, Aqueduct Water Risk Atlas, IBAT)

2027

- Identify and prioritise sectors and clients for engagement
- Conduct preliminary discussions with clients to understand nature-related practices, data availability and transition readiness
- Curate products tailored to clients or industry needs

2028

- Define biodiversity and nature-related indicators for priority sectors*
- Track internal exposure to high nature risk sectors and locations

* *Subject to availability of suitable data, tools, and resources*

2029

- Align biodiversity strategy with National Biodiversity Strategies and Action Plans
- Refine sector guides, credit policies and escalation mechanisms
- Embed indicators and nature-related expectations into product development and risk screening

2030

- Publicly disclose metrics and management approaches across all four TNFD pillars: Governance, Strategy, Risk and Impact Management and Metrics and Targets
- Launch innovative nature-related financing instruments, including blended finance facilities and financing mechanisms for nature-based carbon credits

KEY OUTCOME

Defined our medium-term nature strategy, with a clear roadmap towards TNFD alignment by 2030

Beyond the progress achieved to date, including the advancement of nature-related risk assessments and the publication of one of Malaysia's first dedicated nature and biodiversity reports by a financial institution, CIMB recognises that integrating nature into financial decision-making remains an evolving and long-term undertaking. Scaling impact will require continued refinement of methodologies, strengthening of internal capabilities and deeper collaboration across sectors. Key challenges persist, including the absence of consistent and comparable metrics across sectors, limited asset- and landscape-level data, traceability gaps that reduce transparency, capacity and skills constraints across institutions, and evolving regulatory and disclosure expectations that may create implementation uncertainty.

Over time, CIMB will progressively strengthen the integration of nature considerations into our risk management and financing practices through enhanced client engagement, improved data integration and the continued refinement of assessment tools and sector-level approaches. These efforts support our alignment with the TNFD recommendations and the Kunming-Montreal Global Biodiversity Framework, reinforcing our long-term commitment to integrating nature into our business.

Securing Our Future

HUMAN RIGHTS

To learn more about our approach to this material topic, visit our website.

KEY HIGHLIGHT IN 2025

- Completed our first human rights saliency assessment to deepen understanding on sector and country-specific human rights risks

Human rights are universal rights belonging to every individual regardless of race, sex, nationality or status. Grounded in principles of dignity, fairness, and equality, these rights protect people from abuse.

These rights are inherent to everyone and cannot be taken away. Among these fundamental rights are the right to life, freedom from torture and slavery, freedom of expression, privacy and access to a fair trial.

While states are legally obligated to respect, protect and fulfil these rights, businesses have a responsibility to respect them as well. This includes safeguarding labour rights, preventing forced labour, protecting data privacy and minimising environmental harm.

WHY HUMAN RIGHTS MATTER TO BANKS

CIMB recognises that the actions we take as a financier, employer and purchaser of goods and services have a direct impact on the well-being of individuals and communities. Within our own operations, we are committed to upholding fundamental human rights by promoting fair and inclusive employment practices, preventing discrimination and providing equitable access to opportunities across the workforce. Within our supply chain, we expect suppliers and service providers to adhere to applicable labour, ethical and human rights standards. These expectations have been embedded into our procurement processes to help mitigate risks and promote responsible business conduct.

Human rights risks in the banking sector primarily arise from the activities of clients and projects that banks finance, especially in sectors with complex supply chains, labour-intensive operations or direct interactions with local and Indigenous communities. Sectors involving land-use change, such as agriculture, forestry and large-scale infrastructure, can affect community livelihoods, land tenure and the rights of Indigenous peoples if developments proceed without adequate consultation or appropriate safeguards. Similarly, the manufacturing and construction sectors can present heightened risks due to reliance on migrant labour, potential gaps in worker protections, unsafe working conditions or excessive working hours.

Climate change is increasingly intensifying human rights risks by disrupting livelihoods, worsening working conditions and placing additional strain on vulnerable communities through extreme weather, resource scarcity and environmental degradation. Banks play a critical role in mitigating these risks. By integrating human rights and climate considerations into financing, investment and risk management processes, banks can better identify potential impacts, strengthen due diligence and support more responsible and resilient economic activity.

The business and human rights landscape across ASEAN is evolving towards a more structured and coordinated regional approach. Thailand, Indonesia and Vietnam have implemented their respective National Action Plans, while Malaysia published its first National Action Plan on Business and Human Rights in 2025.

Within the banking sector, industry guidance is also strengthening. The Association of Banks in Malaysia (ABM) has issued Human Rights Guidelines for Responsible Banking to support consistent practices across financial institutions. In parallel, the Joint Committee on Climate Change (JC3) is expected to release the CCPT 2.0 Framework by the end of 2027, incorporating enhanced guidance on the social dimensions of financing.

HUMAN RIGHTS GOVERNANCE

Human rights oversight at CIMB is anchored at the highest levels of the organisation and integrated within our broader sustainability governance framework. The Board of Directors, through the Board Group Sustainability Committee, provides strategic direction and holds ultimate accountability for human rights at CIMB. At the operational level, the Group Chief Sustainability Officer oversees implementation of human rights policies as a key aspect of CIMB's sustainability risk management framework.

Our Group Human Rights Policy lays out how we identify, assess, manage and mitigate human rights risks across our operations, financing and supply chains. It is aligned with leading international frameworks, including the Guiding Principles on Business and Human Rights (UNGP), the UNEP FI Principles for Responsible Banking and Bank Negara Malaysia's Value-based Intermediation (VBI) Financing and Investment Impact Assessment Framework. The Policy applies across our regional operations and is adapted for local regulatory and cultural contexts in Indonesia, Thailand, Cambodia and Vietnam. Through strengthened due diligence, ongoing client engagement and the application of environmental and social standards, we seek to prevent harm, promote resilient business practices and support a just transition that protects workers, communities and long-term financial stability.

UNDERSTANDING OUR SALIENT HUMAN RIGHTS RISKS

In 2025, we completed our first country- and sector-specific Human Rights Saliency Assessment to identify where CIMB's operations and financing may have the greatest impact on people. The goal was to better understand and prioritise the most significant human rights risks, taking into account country- and sector-specific nuances. The insights from the saliency assessment will then be used to inform and strengthen specific safeguards in relation to our roles as financier, employer and purchaser of goods and services.

The assessment was guided by the UNEP FI and the Principles of Responsible Investment (UNPRI) toolkits. We conducted desktop-based risk screening, analysing country-level human rights risk indicators (such as control of corruption, rule of law and economic and social rights) alongside sectoral risk profiles (e.g., sectors historically linked to forced labour, land rights violations or high-risk supply chains).

We also reviewed publicly available data to support our analysis, drawing qualitative insights from reputable sources, including reports from Amnesty International and Human Rights Watch. Finally, we consulted with our in-country teams and local stakeholders to validate and contextualise our findings.

By assessing these risks based on their severity and the likelihood of the associated risk events, we were able to identify and prioritise the human rights issues requiring focused action.

Top salient human rights risks

As a Financier	As an Employer	In our Supply Chain
Modern Slavery/ Forced Labour	Freedom of Association	Modern Slavery/ Forced Labour
Protection of Marginalised Groups	Conditions of Work/ Fair Treatment	Precarious Employment
Safety and Well-being (of communities)	Health and Safety	Occupational Health and Safety
Discrimination of Communities	Discrimination and Harassment	Discrimination

Following the assessment, we are reviewing and updating our due diligence processes to strengthen existing safeguards and address identified gaps. These enhancements will guide how we engage clients and suppliers, monitor risks and report progress moving forward.

Our Exit from Myanmar

In 1995, we obtained a licence to open a Representative Office in Myanmar. This office primarily served as a liaison for existing CIMB clients across our markets seeking to explore opportunities in the country's fast-emerging economy.

Following the outbreak of civil conflict in 2021, we heightened due diligence in accordance with our sanctions policy and applicable laws and regulations, including enhanced scrutiny of accounts and transactions related to Myanmar.

In 2024, following a comprehensive business review and careful consideration of the human rights and reputational risks associated with operating in Myanmar, as well as the operational cost of measures required to mitigate these risks, the CIMB Group Board approved the closure of the Representative Office. The exit process was concluded in early 2025.

OUR HUMAN RIGHTS PROGRESS AND PERFORMANCE

We track progress through clear indicators to understand how effectively human rights considerations are embedded across the organisation. These metrics help us measure impact, identify gaps and strengthen accountability. They are reviewed periodically to stay relevant and meaningful to our operations.

Indicator	2023	2024	2025
Number of employees trained in human rights regionally	542	1,346	1,242
Suppliers acknowledging our Vendor Code of Conduct annually, including human rights commitments[1]	81%	75%	84%
Percentage of human rights related action plans completed by clients[2]	78%[3]	95%	78%

[1] *Malaysia only*
[2] *Expressed as a proportion of action plans issued to clients in prior years, which were due in the respective year*
[3] *This figure has been restated to reflect a correction to underlying data*

KEY OUTCOME

We supported clients to strengthen human rights risk management. Of the human rights-related client action plans due in 2025, 78% were completed

Empowering Our Customers

Across ASEAN, businesses and individuals are navigating rapid change as they digitise operations and adapt to shifting economic, environmental and social expectations. In Johor, renewable energy projects are contributing to the grid. In Bangkok, companies are rethinking packaging design to reduce waste. In Cebu, families are looking to save up enough for their children's education.

Amid these shifts, customers look for banking services that are accessible, secure and dependable. In 2025, we responded by expanding green and transition financing solutions, widening access to financial services for SMEs and underserved communities and improving service responsiveness across our markets.

We enhanced governance around customer outcomes and strengthened our digital capabilities to improve efficiency and reliability. As digital engagement increased, we enhanced our platforms and cybersecurity safeguards, while advancing data and AI governance with innovation matched by accountability and trust.

These efforts empower customers in an increasingly connected and complex environment.

RM39.8 billion mobilised in Green, Social, Sustainable Impact Products and Services in 2025

RM6.5 billion mobilised for low-income families across ASEAN in 2025

99.95% and 99.97% service uptime for retail and non-retail banking platforms, respectively

Zero reported material data breaches over the past five years

SUSTAINABLE AND RESPONSIBLE FINANCE: DRIVING POSITIVE IMPACTS

To learn more about our approach to this material topic, visit our website.

KEY HIGHLIGHTS IN 2025

- Mobilised RM39.8 billion in sustainable finance in 2025 and RM156.8 billion since 2021, advancing steadily toward our target of RM300 billion by 2030
- Mobilised RM23.4 billion of sustainable finance for Wholesale Banking clients to enable ASEAN's low-carbon transition, including high-impact areas such as infrastructure connectivity, sustainable agriculture and the blue economy
  - Advised the issuance of SD Guthrie Berhad's maiden RM2.1 billion sustainability-linked Sukuk, the largest of its kind in Malaysia and within the plantation sector
  - Facilitated the issuance of Public Utilities Board's — Singapore's national water agency — S$500 million Green Note, to fund eligible green projects
- Advanced real impact for SMEs with measurable progress
  - Mobilised RM1.8 billion in Green, Social, Sustainable and Sustainability-Linked Financing for Business Banking and SME clients
  - GreenBizReady™ received the Best Green Finance Initiative in Malaysia award at the Asian Banker Global Excellence in Retail Financial Services Awards 2025
  - SMEBizReady was awarded Best Islamic Banking Product in Malaysia at The Asset Triple A Islamic Finance Awards 2025
  - Rolled out GreenBizReady™ for SMEs in Indonesia, providing tools, training and financing incentives to support measurable environmental and social progress
- Continued to support individuals in adopting sustainable lifestyles
  - Provided RM1.9 billion in financing for green homes, green vehicles and residential solar panels, as well as RM0.7 billion in ESG-aligned investment products
- Deepened industry collaborations to accelerate impact
  - Served as Deputy Chair of the Joint Committee on Climate Change (JC3) industry-led working group that developed the JC3 Sustainable and Transition Finance Guidance
  - Advocated for a robust carbon market in Malaysia, through our strategic leadership as the Co-Chair of the Policy Subcommittee of the Malaysia Carbon Market Association
  - Partnered with INCEIF University to commission research and host The Cooler Earth Sustainability Series event on the permissibility of carbon trading in Islamic finance
  - Entered a Memorandum of Understanding with Wild Asia to strengthen traceable and responsible palm oil production among smallholders

The global transition to Net Zero is reshaping customer expectations of banks. Beyond financing projects, banks play a critical role in enabling the transition by mobilising capital responsibly, shaping incentives and supporting businesses and communities in reducing emissions, protecting nature and adapting to climate disruption.

CIMB recognises that businesses of all sizes are critical to building a cleaner and more resilient economy. By supporting green and inclusive solutions, we contribute to national and regional priorities on decarbonisation, economic resilience and social equity. We provide tailored financial solutions and partnerships to help governments, corporations and SMEs embed environmental and social considerations into their operations and strategies. For our individual customers, we broaden access to green living through financing for electric vehicles, residential solar panels and green homes, alongside ESG-aligned investment options that empower them to contribute to a more sustainable future.

In 2025, we raised our ambition with a new target to mobilise RM300 billion in sustainable finance by 2030. This reflects our commitment to direct capital towards activities that support low-carbon transitions, positive environmental and social outcomes and inclusive progress for individuals, communities and businesses, including SMEs and underserved segments.

Our Green, Social, Sustainable Impact Products and Services (GSSIPS) framework continues to evolve in response to emerging needs, technologies and globally-accepted standards, guiding capital allocation towards activities that generate positive impact.

SUSTAINABLE FINANCE FRAMEWORK

CIMB's Sustainable Finance Framework (SFF) sets clear internal guardrails on what we support, how risks are evaluated and how responsible finance principles are applied consistently across the Group. The framework strengthens governance, promotes disciplined decision-making and supports alignment with CIMB's environmental and social priorities.

In 2025, we enhanced the SFF to remain aligned with evolving global and regional sustainability standards. The framework references key regional taxonomies, including the Singapore-Asia Taxonomy, Indonesia Taxonomy for Sustainable Finance, Thailand Taxonomy and the ASEAN Taxonomy. This alignment supports national sustainability priorities, clearer classification of green and transitioning activities and facilitates sustainable finance flows across ASEAN.

Empowering Our Customers

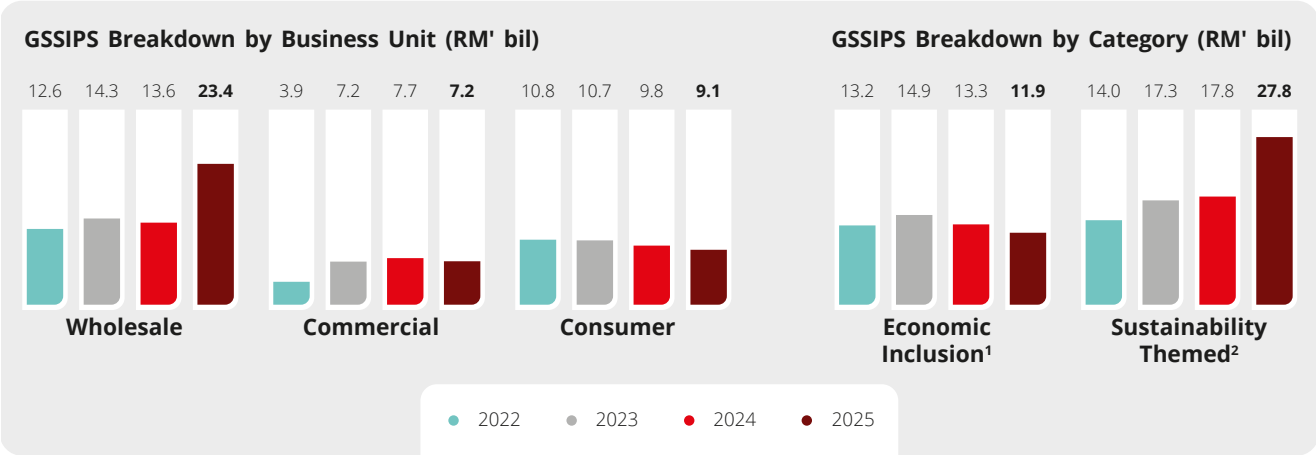
GREEN, SOCIAL, SUSTAINABLE IMPACT PRODUCTS AND SERVICES

CIMB's Green, Social, Sustainable Impact Products and Services (GSSIPS) framework defines what qualifies as impactful sustainable finance across the Group. It provides clear internal guidance on the classification of green, social, sustainability-linked and transition activities, supporting our bankers in structuring financing aligned with measurable environmental and social outcomes.

The GSSIPS framework is reviewed and updated regularly to reflect developments across sectors, technologies and market needs. It covers a broad range of activities, from renewable energy, affordable housing and small enterprises, to hard-to-abate sectors such as steel and cement.

Sustainability-Linked Financing (SLF) is a key instrument within the GSSIPS toolkit. Unlike use-of-proceeds financing, SLF links financing terms to the achievement of clearly defined Sustainability Performance Targets (SPTs), which are set in alignment with recognised global principles, and progress is independently verified to support credibility, transparency and integrity. CIMB's approach incentivises improvements in areas such as greenhouse gas emissions reduction, renewable energy adoption and energy efficiency.

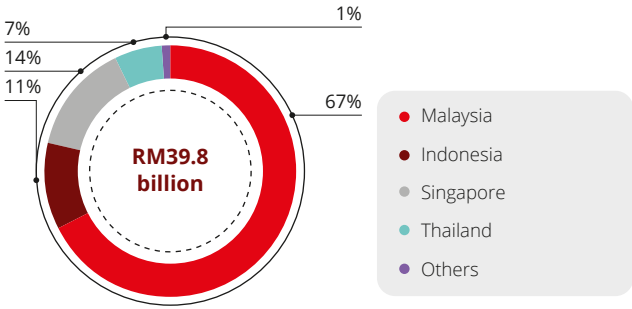
The GSSIPS framework plays a key role in delivering CIMB's sustainable finance ambition by providing a consistent Group-wide approach to identifying and supporting clients and projects that qualify towards our RM300 billion sustainable finance target by 2030.



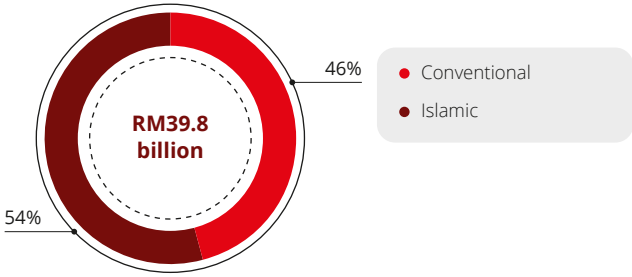
[1] *The economic inclusion category refers to accessible and affordable financing solutions designed for micro and small enterprises.*
[2] *The sustainability-themed category consists of green, social, sustainable and sustainability-linked instruments.*

In 2025, CIMB mobilised RM25.3 billion in green, social, sustainable and sustainability-linked financing for non-retail clients, including corporates, SMEs, public sector entities and financial institutions, marking an increase of 63% over the previous year. Of this total, RM11.0 billion was facilitated through bonds and Sukuk, while RM14.3 billion was provided through direct financing. RM2.7 billion was delivered via SLF across the region.

GSSIPS Breakdown by Country



GSSIPS Breakdown by Conventional vs Islamic

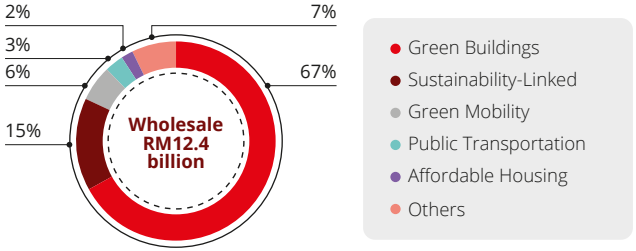


The following sections highlight selected examples of how this financing supported positive environmental and social outcomes across ASEAN.

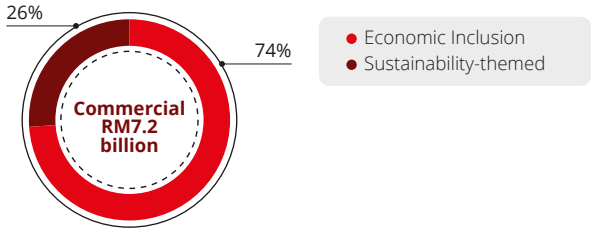
FINANCING ASEAN'S LOW-CARBON TRANSITION

CIMB mobilises sustainable finance at scale to support ASEAN's transition towards a greener, more resilient and inclusive economy. Through a range of financing instruments and structuring capabilities, we channel capital into projects that deliver measurable environmental and social outcomes. These financing activities support regional supply chains, expand clean energy capacity, enhance water resilience, promote responsible production and widen access to economic opportunities, contributing to ASEAN's long-term development.

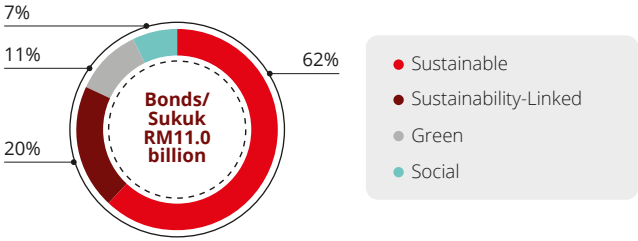
Financing Committed for Wholesale Clients



Financing Committed for Commercial Clients



Sustainable Bonds and Sukuk Facilitated



PROMOTING GREEN BUILDINGS

In Malaysia, CIMB acted as Sole Principal Adviser, Sole Lead Arranger and Lead Manager for Visionary Heritage Berhad's inaugural RM114 million Green Sukuk, issued under a RM2 billion asset-backed securitisation programme aligned with the ASEAN Green Bond Standards. The issuance supports the acquisition of GreenRE Silver-certified factories in Johor.

In Singapore, CIMB facilitated the issuance of Mapletree Logistics Trust's S$50 million Green Bond. The proceeds support projects under the Trust's Green Finance Framework, including green buildings, renewable energy and energy efficiency initiatives.

ENHANCING CONNECTIVITY IN PENINSULAR MALAYSIA

CIMB supported Malaysia's long-term infrastructure and connectivity ambitions by facilitating several issuances of Malaysia Rail Link's SDG Sukuk, amounting to RM5.2 billion. The proceeds are used to fund the development of the East Coast Rail Link (ECRL) Project.

Stretching 665km from Kota Bharu to Port Klang, the ECRL enhances east-west trade flows and unlocks access to regional markets via Kuantan Port and Port Klang. By strengthening supply chain resilience and offering a more cost-effective freight option, it eases pressure on overburdened road infrastructure and decongests key maritime routes.

The ECRL is equally a vehicle for socio-economic rebalancing. For decades, the East Coast states of Kelantan, Terengganu and Pahang have experienced comparatively lower levels of industrial development and infrastructure integration. The ECRL now brings these regions into the heart of Malaysia's trade and investment network, connecting inland growth corridors to regional and international markets.

ACCELERATING RENEWABLE ENERGY DEPLOYMENT ACROSS ASEAN

Across the region, CIMB provides financing for solar projects to expand clean energy generation capacity. We also support the development of the renewable energy supply chain, for example through financing a manufacturing plant that produces components for Battery Energy Storage Systems.

In Malaysia, CIMB served as Principal Adviser, Joint Bookrunner, Managing Underwriter and Joint Underwriter for Wasco Greenergy Berhad's listing and Initial Public Offering (IPO) on the Main Market of Bursa Malaysia. Wasco Greenergy specialises in the engineering, procurement, construction and commissioning of steam-energy systems, including biomass-fired boilers and heat-recovery steam generators. A portion of the IPO proceeds will support the company's business expansion and its plans to own and operate a biomass steam power plant, contributing to the development of Malaysia's renewable energy ecosystem.

CIMB Niaga extended a Green Financing facility worth US$18.5 million to PT Inti Karya Persada Tehnik (IKPT) to support their business development as a leading engineering, procurement and construction firm in the renewable energy sector. Provided under a Shariah-compliant green trade finance scheme, this facility is a first for IKPT. We also acted as the Green Financing Coordinator, providing advisory to IKPT in preparing their Green Financing Framework.

KEY OUTCOME

We directly financed 39 MW of renewable energy capacity for our Wholesale and Commercial Banking clients in 2025, which we estimate will help to avoid 35 $ktCO_2e$ of emissions annually*

** Our estimation methodology and assumptions can be found here.*

Empowering Our Customers

DRIVING SUSTAINABLE AGRICULTURE

CIMB acted as the sole bank serving as Principal Adviser, Lead Arranger, Lead Manager, Sustainability Structuring Adviser and Shariah Adviser for the issuance of SD Guthrie Berhad's maiden RM2.1 billion sustainability-linked Sukuk, the largest of its kind in Malaysia and within the plantation sector. The Sukuk incorporates sustainability performance targets, including a 30% reduction in Guthrie's upstream Scope 1 and 2 greenhouse gas emissions intensity, while maintaining full Roundtable on Sustainable Palm Oil (RSPO) certification. The issuance aligns with Guthrie's Sustainable Finance Framework, which received a "Gold" Impact Assessment from MARC Solutions.

In Indonesia, we supported sustainable aquaculture by financing a client engaged in the production and trade of seafood certified under Best Aquaculture Practices, Marine Stewardship Council and Aquaculture Stewardship Council standards. This financing supports responsible sourcing and promotes improved environmental and social practices across the aquaculture value chain.

SUPPORTING THE BLUE ECONOMY

In Malaysia, CIMB facilitated the issuance of Pengurusan Air Selangor's (Air Selangor) RM1.5 billion SRI Sukuk Kelestarian. Air Selangor is the largest water services provider in Malaysia, providing holistic water supply services in the state of Selangor, and the Federal Territories of Kuala Lumpur and Putrajaya. Proceeds from the Sukuk Kelestarian are used to fund eligible Sustainable and Responsible Investment projects as set out in the Air Selangor Sustainable Development Sukuk Kelestarian Framework and Air Selangor's Sustainability Guidelines/Framework.

In Singapore, CIMB facilitated the issuance of the national water agency Public Utilities Board's (PUB) S$500 million Green Note. PUB is the statutory board responsible for managing Singapore's water supply. Proceeds from the issuance fund eligible green projects under PUB's Green Financing Framework, such as water reclamation plants, wastewater treatment plants as well as water recycling and distribution systems.

SUPPORTING INSTITUTIONS THAT FOSTER ECONOMIC INCLUSION

Access to finance supports livelihoods, enables entrepreneurship and helps communities participate more fully in the economy. When financial services reach underserved groups, they strengthen household resilience and support more balanced economic development.

Across our markets, we finance companies and institutions that work to bridge gaps in access to financial products and services. In Indonesia, through CIMB Niaga, we provided a social loan to a financial services company to fund micro, small and medium-sized enterprises (MSMEs), entrepreneurs from minority and underserved communities and access to education.

We also supported inclusive economic development through PT Pegadaian's Rp1.94 trillion Social Bonds and Rp1.55 trillion Social Sukuk. Structured under a dedicated Social Financing Framework, the proceeds support MSMEs, entrepreneurs from underserved and minority communities and student education.

In Thailand, we supported a non-bank financial institution that provides micro-financing to individuals with limited credit history and variable income, most of whom are underserved by conventional financial institutions.

We also finance companies and institutions that support broader access to home ownership. In Malaysia, CIMB facilitated several issuances of Cagamas Berhad's ASEAN Social SRI Sukuk, totalling RM990 million. The Sukuk proceeds are used to purchase qualifying Shariah-compliant financing/assets that meets the criteria in Cagamas' Sustainability Bond and Sukuk Framework, supporting Malaysia's national agenda to promote home ownership and strengthen the secondary mortgage market.

In Indonesia, CIMB Niaga facilitated the issuance of PT Sarana Multigriya Finansial's (PT SMF) Rp1.65 trillion Social Bond and Rp250 billion Social Sukuk. Proceeds are allocated to PT SMF's Housing and Settlement Financing Activities (KPPP), expanding housing supply and access to home ownership for lower-income households.

For details on CIMB's economic inclusion and financial literacy initiatives, please refer to pages 121 to 128.

ACCELERATING TRANSITION FINANCE

At CIMB, we aim to develop innovative structures that support the low-carbon transition, nature and biodiversity outcomes and broader economic inclusion. While market momentum has been influenced by shifting political and economic sentiment, as well as varying regulatory incentives across ASEAN, transition finance remains a critical enabler for carbon-intensive industries to reduce emissions while maintaining economic viability.

Advancing this agenda requires aligned and consistent guidance across the financial sector. In 2025, CIMB served as Deputy Chair of the industry-led working group under the Joint Committee on Climate Change (JC3), contributing to the development of the JC3 Sustainable and Transition Finance Guidance.

The Guidance sets out clear principles and serves as a national reference to support financial institutions in delivering credible, outcome-driven sustainable and transition finance solutions. Its release, alongside recent updates from the International Capital Market Association (ICMA) and the Asia Pacific Loan Market Association (APLMA), has helped bring greater clarity to the market. Nevertheless, the number of transition-labelled instruments remains limited globally, reflecting the need for companies to move beyond baseline disclosures and develop robust, credible transition plans.

In 2025, we strengthened our internal transition finance guidelines to assess the credibility of clients' transition pathways, in line with emerging global standards and market best practices. Clients seeking transition finance are required to demonstrate credible transition strategies supported by measurable targets, sound governance and practical implementation plans. Moving forward, our focus will be on driving transition financing offerings and advisory for clients in high-emitting industries, which will be centred around these industry guidelines.

HELPING SMEs ADAPT AND STRENGTHEN COMPETITIVENESS

Small and medium-sized enterprises (SMEs) play a critical role in ASEAN's economies. They account for the vast majority of businesses in the region, contribute significantly to GDP and employ a substantial share of the workforce[1]. Yet many SMEs face structural barriers, including limited access to financing and insufficient resources needed to adapt to changing market and environmental expectations.

CIMB supports SMEs by expanding access to financing while helping them adopt more efficient, resilient and responsible business practices. Through digitalisation, automation and responsible financing solutions, delivered in partnership with technical solution providers, we help SMEs strengthen competitiveness, manage transition challenges and build long-term resilience.

SMEBizReady: A COMPREHENSIVE FINANCIAL SUITE FOR SMEs

Launched in March 2024, SMEBizReady supports Malaysian SMEs in adopting automation, digitalisation and green technologies, including renewable energy, energy efficiency and circular economy solutions. The programme offers tailored financing through facilities such as the SME Automation and Digitalisation Facility (ADF/-i), the High Tech and Green Facility (HTG/-i), the Low-Carbon Transition Facility (LCTF/-i) and the Agrofood Facility (AF/-i), offered at preferential profit rates under the Bank Negara Malaysia (BNM) Fund Scheme. Since its launch, SMEBizReady has supported over 900 Malaysian SMEs through Value-Based Financing (VBF), with total approvals amounting to approximately RM1.75 billion.

More information on SMEBizReady is available on our website.

[1] *ASEAN SME Policy Index 2024.*

SMEBizReady VALUE-BASED FINANCING

Delivered through four distinct financing facilities:

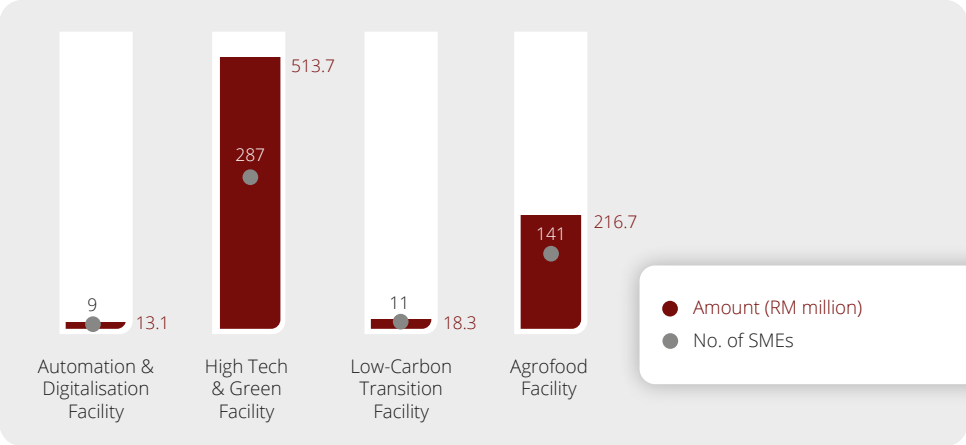
Automation and Digitalisation Facility
Supports SMEs in automating processes and digitalising operations

Low-Carbon Transition Facility
Supports investments in low-carbon and energy efficiency initiatives

High-Tech and Green Facility
Provides financing solutions tailored to high-tech and green tech ventures

Agrofood Facility
Provides specialised financing to support growth in the agrofood sector

SMEBizReady Financing Approved in 2025



Empowering Our Customers

In partnership with the Selangor Human Resource Development Centre, we developed the Automation and Digitalisation Playbook, a practical guide to help SMEs plan and implement automation initiatives. Launched at the Malaysia Smart Factory Tech Innovation Day 2025, the Playbook supports Malaysia's smart manufacturing ambitions and sustainable industrial transformation. It aligns with the Industry 4.0 agenda and the New Industrial Master Plan 2030, providing structured, step-by-step guidance for SMEs.

More information on our Automation and Digitalisation Playbook is available on our website.

In 2025, SMEBizReady was recognised as the Best Islamic Banking Product — Malaysia by The Asset Triple A Awards. This recognition reflects CIMB's commitment to advancing sustainable Shariah-compliant automation and digitalisation-focused financing, while reinforcing our objective of empowering SMEs to progress responsibly and uplift the communities they serve.

KEY OUTCOME

We have supported more than 900 Malaysian SMEs through SMEBizReady since its launch, with total approvals of approximately RM1.75 billion

GreenBizReady™: MAKING REAL IMPACT FOR MSMEs

GreenBizReady™ is a one-stop programme that helps MSMEs strengthen their readiness for changing regulatory, market and environmental expectations. It brings together training, advisory support, digital tools and sustainability-linked financing (SLF) to support practical actions such as emissions measurement, energy efficiency improvement and renewable energy adoption.

Since its launch in Malaysia in 2021, the programme has become a reference model for our approach in supporting MSMEs across the region on their sustainability journeys.

In October 2025, we rolled out GreenBizReady™ in Indonesia, connecting customers with credible solution providers including but not limited to, GIZ Energy, Solar Radiance and Bureau Veritas Group Indonesia. These partnerships support greenhouse gas measurement and tracking, renewable energy and energy efficiency solutions, ESG advisory and insurance services.

In Singapore, our Beyond Banking Sustainability initiative supports SMEs by simplifying access to sustainability-linked financing through practical ESG tools. Under the SME SLF programme, CIMB Singapore works with a growing network of partners to help businesses translate sustainability ambitions into measurable outcomes, with more partnerships expected in 2026.

GreenBizReady™'s continued progress was recognised in 2025 with the Best Green Finance Initiative in Malaysia award at The Asian Banker Malaysia Awards 2025, building on its earlier recognition as Best SME Solution – Malaysia at The Asset Triple A Islamic Finance Awards 2022.

More information on GreenBizReady™ is available on our website.

KEY OUTCOME

Since 2023, we have supported 189 Commercial Banking customers across the region, many of which are small and medium companies, to access Sustainability-Linked Financing, an instrument that is usually only available to larger businesses due to their cost and bespoke nature

SUSTAINABILITY-LINKED FINANCING: TURNING AMBITION INTO MEASURABLE PROGRESS

Across our markets, CIMB's SLF offerings incentivise customers to achieve pre-agreed Sustainability Performance Targets (SPTs), such as greenhouse gas emissions reduction, renewable energy adoption and improvements in energy efficiency, with more than RM0.8 billion of facilities approved and accepted by our Commercial Banking clients, including SMEs, in 2025.

Malaysia: Expanding Sustainability-Linked Financing across Business Segments

In 2025, SLF continued to gain traction across different segments of the Malaysian market, from smaller manufacturing facilities to listed real estate investment trusts. These transactions illustrate how SLF structures can be applied across varying financing sizes and business profiles, supporting both early-stage sustainability efforts and more established transition strategies.

Kum Hoi, a manufacturer of parts and hardware, plans to achieve its GHG reduction targets by adopting renewable energy and other green initiatives. This demonstrates the accessibility of SLF even for smaller financing facilities of approximately RM10 million.

"We were pleased to learn that SLF is accessible to companies like ours. With CIMB's guidance, taking the first step felt clear and achievable, and we're excited to embark on this journey."

— Andy Chan, Assistant Operations Manager, Kum Hoi Engineering Industries Sdn Bhd

Hektar REIT, a publicly listed retail-focused real estate investment trust, is leveraging CIMB's SLF as part of its broader sustainability efforts. These efforts include the adoption of renewable energy and energy efficiency measures, with additional initiatives planned over time to achieve the targets agreed under its sizeable SLF facility.

"CIMB's SLF aligns with our overall plans. It will also incentivise us to progress and stay on track."

— Zainal Iskandar bin Ismail, Executive Director and Chief Executive Officer, Hektar Asset Management Sdn Bhd

More information on CIMB's Sustainability-Linked Financing (SLF) programme is available on our website.

Singapore: Advancing Data-driven Accountability

CIMB Singapore partners ESGpedia for the SME Sustainability-Linked Loan/Financing Programme. Since its launch in August 2024, we have enabled more than one hundred companies to set credible GHG reduction targets and unlock preferential interest/profit rates through sustainability-linked financing.

The ESGpedia platform enables SMEs to calculate their baseline carbon emissions and monitor sustainability goals. Leveraging ESGpedia, we now have a tool to actively engage our SME client ecosystem, from data collection to the monitoring of SPTs.

Participating companies shared their experience:

"We were very pleased when CIMB invited us to participate in the SME SLL/SLF Programme. We created our company profile on the ESGpedia platform and were able to easily calculate our baseline carbon emissions using the platform's structured reporting workflow and attain insights into our progress towards achieving our emission reduction goals."

— Ong Chun Khiang, Director, Bespoke Cleanpro Pte Ltd

"Through the CIMB SME SLL/SLF Programme, we adopted ESGpedia to establish our GHG emissions metrics and begin our sustainability reporting journey, enabling us to access preferential rates for sustainability-linked financing and strengthen our competitiveness ahead of regulatory timelines."

— Sarah Ng, Director, SN Real Estate Pte Ltd

Indonesia: Laying the Groundwork for Sustainable Finance Adoption

With the launch of GreenBizReady™ in October 2025, CIMB Niaga extended its first Sustainability-Linked Loan (SLL) to SME customer PT Primarajuli Sukses in November 2025, marking good momentum in sustainable finance. The Rp117 billion working capital facility is tied to targets for reducing Scope 2 GHG emissions, reinforcing both parties' commitment to advancing lower-carbon practices within the textile industry. To support transparency and measurable progress, PT Primarajuli Sukses intends to leverage CarbonIQ, a digital platform developed by Indonesian climate technology firm Jejakin, to monitor and report emissions performance to CIMB Niaga. The transaction illustrates how financial innovation can drive climate action while enabling businesses to progress in Indonesia's evolving green economy.

Empowering Our Customers

THE COOLER EARTH
Sustainability Series

WHAT WE LEARNED FROM CUSTOMERS AND WHAT COMES NEXT

As part of The Cooler Earth Sustainability Series, we held workshops with Commercial Banking customers in Kuala Lumpur, Penang and Johor Bahru under the theme "A Bank's Perspective on Future-Proofing through Sustainability" to better understand how SMEs are approaching sustainability and where targeted support is most needed.

Through the discussions, consistent insights emerged: SMEs are generally beginning their sustainability journey with practical and cost-effective measures such as improving energy efficiency, adopting renewable energy solutions and reducing waste. Adoption is largely driven by regulatory requirements, rising operating costs and the need to strengthen access to financing.

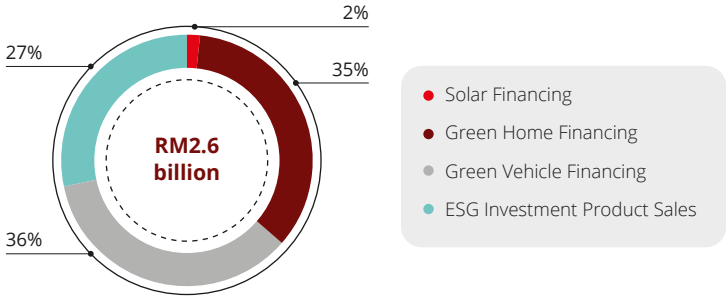
To help boost them on their journey, the workshops focused on practical ESG integration, supported by structured case studies and demonstrations of how we have enabled clients' decarbonisation journeys through the GreenBizReady™ platform. Participants were introduced to simplified playbooks, access to solution providers, sustainability-linked financing pathways and data reporting tools to support implementation. This approach reinforced our role in translating sustainability priorities into actionable strategies.

HOW WE SUPPORT INDIVIDUALS

Consumer expectations are evolving as awareness of climate and environmental challenges increases. As sustainability becomes more integrated into everyday decision-making, individuals are seeking practical and cost-effective ways to reduce their environmental footprint while maintaining financial security.

CIMB supports this transition by providing financial solutions that make greener choices more attainable. These include financing for electric vehicles, residential solar installations and green homes, as well as investment products that integrate environmental, social and governance (ESG) considerations.

Sustainability-themed Finance in 2025



KEY OUTCOME

In 2025, CIMB extended RM2.6 billion in green financing and ESG investments to individual customers, an increase of 11.1% from the previous year. The increase reflects rising demand for sustainable lifestyle solutions and CIMB's efforts to make such financing more accessible.

GREEN HOME FINANCING

Residential properties play an important role in advancing the green building movement across Asia Pacific, a market projected to expand by about 11% annually through 2030[1]. In 2025, CIMB provided RM903 million in financing for homes certified under recognised green building standards, such as Malaysia's Green Building Index (GBI), Leadership in Energy and Environmental Design (LEED), Green Real Estate (GreenRE), Singapore's BCA Green Mark, Indonesia's Green Building Council Indonesia (GBCI) certification and Excellence in Design for Greater Efficiencies (EDGE).

In Malaysia, CIMB offers the Green Home Financing Programme to promote uptake of certified green buildings, reinforcing the Bank's commitment to sustainable finance and supporting the national agenda for energy-efficient and low-carbon living.

In Indonesia, CIMB Niaga offers Green Mortgage Financing to support the purchase of residential properties certified under recognised green building standards. The programme includes incentives such as administration fee waivers and profit rate reductions. It is complemented by the One House One Tree programme, which enables homeowners to contribute directly to reforestation efforts.

In Singapore, CIMB Singapore offers Green Home Financing to support the purchase of residential properties certified under Singapore's BCA Green Mark scheme. The offering includes voucher-based incentives for customers.

[1] *Mordor Intelligence, 2025. Asia-Pacific Green Buildings Market – Growth, Trends, COVID-19 Impact and Forecasts (2025–2030).*

SOLAR FINANCING

CIMB's Solar Financing enables homeowners to purchase and install solar photovoltaic (PV) systems, supporting their transition to cleaner energy, while lowering household electricity costs and carbon emissions. In 2025, CIMB facilitated RM48 million in solar financing across ASEAN, representing a 24% decrease from the previous year. This decline was primarily driven by the expiry of key policy incentives for residential solar adoption in Malaysia in mid-2025, which moderated market demand in the second half of the year.

In Malaysia, we partner with more than 20 solar solutions providers to offer 0% instalment plans of up to 60 months through CIMB credit cards, making rooftop solar systems more accessible, while promoting decarbonisation and raising awareness of financial benefits, including cost savings, government incentives and personal tax relief benefits.

In Indonesia, CIMB Niaga offers solar financing programmes with incentives such as cashback and 0% instalment plans to support uptake among homeowners. Targeted outreach initiatives were implemented to enhance understanding of the cost and environmental benefits of solar energy.

In Cambodia, CIMB introduced an integrated mortgage product that bundles home and rooftop solar financing into a single facility with tenures of up to 25 years, allowing homeowners to incorporate renewable energy solutions at the point of purchase.

GREEN VEHICLE FINANCING

CIMB supports the shift towards lower-emissions transport by offering competitive rates, flexible tenures and tailored financing solutions for hybrid and electric vehicles (EVs). In 2025, we provided RM925 million in EV and hybrid financing, up 45% from 2024 due to continued growth in EV adoption by consumers.

In Malaysia, our green mobility offering includes financing incentives, EV-owner benefits and discounts on home charging solutions, as well as financing for e-bikes. We also work with EV manufacturers, dealers and charge point operators to improve access to charging infrastructure across home and public settings.

In Indonesia, CIMB Niaga Auto Finance participated in major automotive exhibitions across key cities to engage potential customers and promote EV financing solutions. We offered interest/margin rates starting from 0% for the first year of tenure, with financing tenures of up to six years and down payment starting from 10%.

KEY OUTCOMES

- We financed over 1,100 green homes in 2025, representing around 3% of all the homes financed last year
- We estimate that our residential rooftop solar financing in 2025 will help to avoid 9.4 $ktCO_2e$ of emissions every year*
- We supported purchases of more than 5,800 electric vehicles in 2025, which will contribute to an estimated 7.2 $ktCO_2e$ of annual emissions avoided*

** Our estimation methodology and assumptions can be found here.*

Empowering Our Customers

ESG-ALIGNED INVESTMENTS

As interest in environmental, social and governance (ESG) investing grows, investors are increasingly seeking opportunities that align financial objectives with environmental and social considerations. CIMB supports this demand by offering investment solutions that help manage long-term risks and contribute to positive outcomes for people and the environment. In 2025, CIMB facilitated RM696 million in ESG-aligned investments across the region.

In Malaysia, we offer ESG funds and investment-linked insurance products in collaboration with partners such as Principal Asset Management and Sun Life Malaysia across both conventional and Shariah-compliant options.

In Indonesia, we expanded our ESG offerings with the launch of our second ESG mutual fund in 2025, BNP Paribas SRI KEHATI, broadening access to sustainable investment options.

In Thailand, CIMB Thai enhanced digital access to ESG-aligned funds through the CIMB Thai App, enabling clients to invest in ESG-focused products more conveniently via digital channels.

SUSTAINABILITY-THEMED DEPOSITS AND DEBIT CARDS

Through sustainability-themed deposits and products, CIMB provides customers with options to incorporate environmental and social considerations into everyday banking decisions. These products reflect rising interest in financial solutions that align savings behaviour with broader community and environmental outcomes.

EcoSave Savings Account-i

Launched in 2008, the EcoSave Savings Account-i (EcoSave-i) is Malaysia's first green-focused savings account. It enables customers to support environmental conservation simply by saving. Under the programme, CIMB Islamic Bank allocates up to 0.2%* of the total average portfolio balance annually from the Bank's own funds to support environmental initiatives. To date, EcoSave-i has channelled RM14.8 million into 22 environmental projects across Malaysia, supporting conservation, community development and environmental awareness initiatives.

* *Subject to the maximum amount as stated in the product terms and conditions*

Supported initiatives include reforestation and habitat restoration, protection of water catchment areas, wildlife movement corridors, conservation of endemic and threatened species and community-led initiatives.

One example is Numi's Crossing in Penang. Delivered in collaboration with The Habitat Foundation and Langur Project Penang, the initiative enables wildlife to cross busy roads safely while reducing risks to road users. The project is estimated to have significantly reduced roadkill incidents since its opening.

EcoSave-i also supports conservation and community engagement at Taman Tugu Park by offering free sustainability workshops through the Nature Education Programme, organised with the Free Tree Society. In 2025, the programme reached more than 4,000 participants, equipping the public with practical skills such as tree planting and composting. Through these efforts, more than 2,000 trees were distributed to participants and over 3,000 trees were propagated to support ongoing restoration and community greening activities.

In 2025, EcoSave-i expanded its portfolio of projects to include initiatives such as Penjaga Gunung (Mountain Guardians), the Conservation of Edu Forest at Universiti Pendidikan Sultan Idris and habitat restoration efforts at the Ulu Kalumpang Forest Reserve in collaboration with WWF Malaysia.

Building on this foundation, CIMB Islamic has committed a further RM20 million from 2026 to 2030 to scale environmental conservation and restoration initiatives across Malaysia under the EcoSave-i programme. This expanded commitment will strengthen biodiversity protection, forest restoration, watershed conservation and community-based environmental programmes across multiple states.

Through these initiatives, EcoSave-i channels savings-linked contributions towards long-term ecosystem resilience and community engagement.

More information on these initiatives and project partners is available on our website.

Debit Card with a Purpose

CIMB introduced our first CIMB Visa Debit Card in Malaysia to support cerebral palsy awareness in December 2024, reinforcing our commitment to inclusive banking and social impact. The card includes a small notch on the edge, making it easier for visually-impaired customers to identify by touch.

For every card issued, RM2 is donated to Gabungan Anak-Anak Palsi Serebrum (GAPS) to support rehabilitation equipment, therapy programmes and educational resources for children with cerebral palsy. In 2025, we issued 260,000 cards and contributed more than RM517,000 to support the children at GAPS.

KEY OUTCOMES

- Since the launch of EcoSave-i in 2008, we have channelled RM14.8 million to various conservation projects in Malaysia, with an additional RM20 million committed from 2026 to 2030 to scale impact even further
- More than RM517,000 channelled to support children with cerebral palsy, in conjunction with the issuance of nearly 260,000 CIMB Visa Debit Cards

COLLABORATION TO DRIVE INNOVATION

Empowering our customers to navigate the climate transition requires more than financing. It requires knowledge, capability and practical solutions. Many transition challenges are complex, technical and still evolving. To help customers move forward with confidence, we collaborate across the ecosystem to develop and scale innovative approaches.

We work with technical specialists, solution providers, consultants and non-governmental organisations to strengthen our capabilities and connect customers to sector-specific expertise. These partnerships help translate complex climate and transition concepts into practical business and financing decisions, enabling customers to act with greater clarity and confidence.

We also engage with regulators, industry platforms and international bodies to co-develop frameworks, pilot innovative approaches and shape market enablers that strengthen ecosystem-wide readiness. For example, through our participation in the Joint Committee on Climate Change (JC3), including the Climate Finance Innovation Lab (CFIL), we support a collaborative platform that bridges policy, capital and innovation to identify, develop and accelerate climate and nature-related finance solutions. This approach connects project owners, technical experts and funders to strengthen access to green and transition finance and drive solutions at scale.

By learning alongside like-minded partners and applying these insights in our customer engagements, we help create clearer pathways for customers to adapt, innovate and compete in a low-carbon economy.

SUPPORTING SUPPLY CHAIN TRANSITION

Across ASEAN, supply chains are being reshaped by tighter sustainability reporting requirements, evolving regulatory frameworks and more rigorous procurement standards across industries. Companies are increasingly required to measure and disclose carbon emissions across their value chains, particularly Scope 3 emissions, while meeting higher expectations for traceability and governance. For many local suppliers, this shift underscores the urgency of embedding sustainability into operations in order to remain competitive and maintain access to financing, contracts and regional or global markets.

In collaboration with AEON CO. (M) BHD. (AEON) and Bursa Malaysia, CIMB supports the #AEONResponsible Suppliers Programme, which helps suppliers adopt responsible business practices and enhance sustainability transparency. Through Bursa Malaysia's Centralised Sustainability Intelligence (CSI) platform, AEON suppliers can now measure and report carbon emissions of their operations, helping them meet buyer requirements and regulatory standards — all at no cost and with a user-friendly interface. In 2025, a total of 49 AEON suppliers were engaged through the programme.

Empowering Our Customers

BUILDING A ROBUST CARBON MARKET

As businesses across ASEAN prepare for a low-carbon future, CIMB supports the development of credible and scalable carbon markets in the region. These efforts aim to simplify access to carbon credits, strengthening market confidence and enhancing clients' understanding of market mechanics, governance and integrity requirements. We also work with project developers to assess project credibility and help support carbon projects and transactions that are genuine and lasting.

In Malaysia, we are collaborating with Bursa Malaysia to explore transaction services on the Bursa Carbon Exchange (BCX), enabling clients to trade and retire verified carbon credits.

Beyond client transactions, CIMB plays a strategic role in shaping the broader carbon ecosystem. As Co-Chair of the Policy Subcommittee of the Malaysia Carbon Market Association, we advocate for and contribute to the development of transparent market rules, cross-border interoperability and harmonised frameworks. Our efforts to deepen on-the-ground expertise in carbon markets help clients participate with greater confidence and clarity, while also supporting the development of a more robust and credible carbon market ecosystem in Malaysia.

KEY OUTCOME

On 18 June 2025, carbon credits issued under Cenergi SEA Berhad and Monsoon Carbon Pte Ltd's Monsoon Methane Avoidance from Industrial Wastewater in Malaysia Grouped Project were successfully auctioned on the Bursa Carbon Exchange — marking the debut of locally-generated technology-based carbon credits on BCX.

Cenergi SEA Berhad funded this project by using part of the proceeds from the RM210 million dual-tranche ASEAN SRI Green Senior Sukuk Wakalah issuance on 23 December 2021 where CIMB was the Lead Arranger, Lead Manager and Facility Agent

THE COOLER EARTH Sustainability Series

As part of our efforts to advance thought leadership and encourage constructive dialogue on the role of Islamic finance in emerging climate markets, CIMB Islamic partnered with INCEIF University to commission research and host a conference on the permissibility of carbon trading in Islamic finance.

The findings affirm that carbon credits can be recognised as Shariah-compliant financial assets that can be owned, pledged or traded, provided ethical governance and environmental integrity are upheld. The study offers a practical decision framework for boards, financiers and project developers engaging in carbon markets, supporting stronger governance and confidence in Shariah-aligned participation.

More information on the full research paper is available on our website.

SUPPORTING SUSTAINABLE PALM OIL PRODUCTION

Sustainable palm oil production is critical for the region. In 2025, CIMB signed a Memorandum of Understanding with Wild Asia to strengthen traceable and responsible palm oil production at the grassroots level. The partnership focuses on independent producers and smallholders through Wild Asia's Small Producer Inclusivity and Resilience Alliance (SPIRAL) programme. Through this collaboration, CIMB's clients and industry stakeholders gain access to Wild Asia's practical, field-based support, including assistance with Roundtable on Sustainable Palm Oil (RSPO) certification readiness, regenerative farming practices and carbon intensity measurement.

Leveraging Wild Asia's on-the-ground experience, CIMB and Wild Asia are exploring innovative financing models to strengthen smallholder resilience, including channelling replanting finance to independent smallholders in collaboration with mills. These approaches aim to improve access to financing by reducing risks associated with smallholder financing.

To accelerate impact, the collaboration includes catalytic grant support from CIMB Foundation, which funded a six-month pilot programme with 10 demonstration farms in Sabah. The pilot introduced Centralised Bio Transformation Units to generate carbon removals through biochar, improve soil health and reduce input cost by using biofertiliser. Through this collaboration, CIMB is exploring working with mills and other stakeholders to strengthen participation incentives, such as traceability-linked engagement and unlock improvements such as replanting with higher-yielding strains, improved farm practices and stronger supplier compliance, ultimately uplifting smallholders and enhancing sustainability performance across the Palm Oil sector.

CUSTOMER EXPERIENCE

To learn more about our approach to this material topic, visit our website.

KEY HIGHLIGHTS IN 2025

- Customer appreciation and positive feedback in Malaysia increased by 6% year-on-year, reflecting improved engagement and service recovery efforts
- CIMB Malaysia was ranked among the top three for customer experience in the market in an industry-wide survey by the Association of Banks in Malaysia and the Association of Islamic Banking and Financial Institutions Malaysia
- Recognised at the CX Asia Excellence Awards 2025 with Gold awards for Best Customer Experience Team and Best CX Award in Singapore
- Met 92% of core customer experience service level agreement indicators across Malaysia, Indonesia, Singapore and Thailand
- Unlocked RM250 million in value through 16 Simpler, Better, Faster Lab initiatives, reducing turnaround times by up to 50%

Every day, more than 33 million customers across ASEAN choose to bank with CIMB through our branches, voice channels and digital platforms. This responsibility drives us to continually improve resolution times, clarify processes and uphold consistent service standards in all our markets.

Guided by our five customer experience promises — Easy, Efficient, Empathy, Empowerment and Extra Mile, we have streamlined customer journeys, from account opening and financing applications to issue resolution and service requests. We apply data insights and design thinking to refine our processes, delivering banking experiences that are seamless, secure and accessible. This focus on execution strengthens customer confidence and supports service delivery that is fair, transparent and dependable.

CUSTOMER EXPERIENCE GOVERNANCE

Customer experience is a shared responsibility across CIMB — spanning frontline teams, product owners, risk, operations and senior leadership. Each function plays a role in upholding fair treatment, transparency and respect in every customer transaction and interaction.

This commitment is anchored in a core suite of Group policies that guide how we engage, communicate with and support our customers, including the Group Treating Customers Fairly Policy, Group Customer Communication Policy, Group Complaints Handling Policy and Group Customer Exit Handling Policy.

In 2025, these policies were enhanced to strengthen enterprise-wide accountability and reinforce governance standards around customer outcomes. Enhancements focused on clearer senior management accountability, more structured CIMB Board oversight and tighter performance monitoring through formal self-assessments and governance dashboards.

STRENGTHENED COMPLAINTS HANDLING

In 2025, we enhanced our complaints-handling framework by revamping the Group Complaints Handling Policy and Procedure. The refresh strengthened senior management oversight and established a clearer review and accountability cadence across the Group, reinforcing consistent and timely resolution of customer concerns, alongside strengthened monitoring to support consistent and complete reporting.

For customers, this means clearer escalation pathways, more transparent communication and improved responsiveness when issues arise. Ongoing monitoring of complaint volumes, sources and trends enables us to better understand recurring pain points and address them proactively, improving service recovery and reducing the likelihood of repeat issues.

We continue to strengthen frontline capability through structured role-based training, including CIMB BEATS, which reinforces a customer-first mindset through its five-step interaction guide — Build Rapport, Establish Needs, Act on Solutions, Take Responsibility and Keep It Simple. Together with on-the-job coaching, these programmes equip teams with practical tools to respond with empathy, accountability and clarity.

KEY OUTCOMES

- 12,212 customer compliments received across the region in 2025
- Total complaints decreased by 0.5% compared with 2024 across Malaysia, Indonesia, Singapore and Thailand

Empowering Our Customers

STRENGTHENING SERVICE QUALITY ACROSS CHANNELS

Customers increasingly expect issues to be resolved quickly and through the channel they choose. In 2025, we improved service quality across digital and non-digital channels by refining resolution processes and upgrading call centre processes.

Our Consumer Call Centre resolution model focuses on resolving enquiries at the first point of contact. Resolution rates increased from 50% in 2023 to 78% in 2024 and remained stable at 77% in 2025, supported by clearer escalation triggers, improved governance oversight and better monitoring.

Operational enhancements in the Business Call Centre improved service performance. Service levels remained above 80%, while abandonment rates stayed below 3%. Our Generative AI bot, KIBO helped teams handle enquiries more efficiently, reducing average handling time by more than 20% and improving responsiveness for business clients.

Across markets, service delivery also improved through better coordination between contact centres and branch teams. In Indonesia, customer feedback informed adjustments to frontline processes, helping enquiries reach the right teams faster and improving resolution at the first point of contact across both branch and contact centre channels.

Digital improvements focused on business banking platforms in Malaysia. Insights from CIMB BizChannel informed enhancements to the OCTO Biz platform, simplifying navigation and expanding functionality to make digital services easier for our non-retail customers.

- 77% of complaints by the Consumer Call Centre were resolved at first point of contact
- Business Call Centre service levels maintained above 80%, with call abandonment rates below 3%

"Empowering our customers means turning care into action in every click, call and conversation. CIMB BEATS equips our people with the right tools to operate in a customer-centric way, while our digital platforms — OCTO and OCTO Biz — are simple, secure and easily accessible for individuals and businesses. Across the Bank, we build trust through every interaction, guided by our purpose of Advancing Customers and Society."

Manpreet Singh
Head of Group Customer Experience

TREATING OUR CUSTOMER FAIRLY

Fairness guides how we design products, serve customers and resolve issues. We treat every customer with honesty, transparency and care, with particular attention to those who may be vulnerable and require additional support.

In 2025, we reinforced governance and accountability through more rigorous and regular Treating Our Customers Fairly (TCF) self-assessments, alongside strengthened Board oversight. To anchor this commitment at the highest level, the Board participated in dedicated TCF briefings to deepen understanding of its roles and responsibilities.

We maintain a zero-tolerance stance on mis-selling. All allegations are subject to structured investigation and independent review, supported by strengthened governance controls designed to safeguard customers and employees while upholding fair treatment standards.

We further enhanced our TCF framework in line with Bank Negara Malaysia's revised Fair Treatment of Financial Consumers standards. The framework now comprises seven Principles of Treating Customers Fairly, following the introduction of a dedicated principle on the Fair Treatment of Vulnerable Consumers (Extra Care). These enhancements strengthen safeguards across governance, product design and day-to-day decision-making across the Group.

KEY OUTCOME

We achieved a 20% year-on-year reduction in mis-selling allegations in 2025

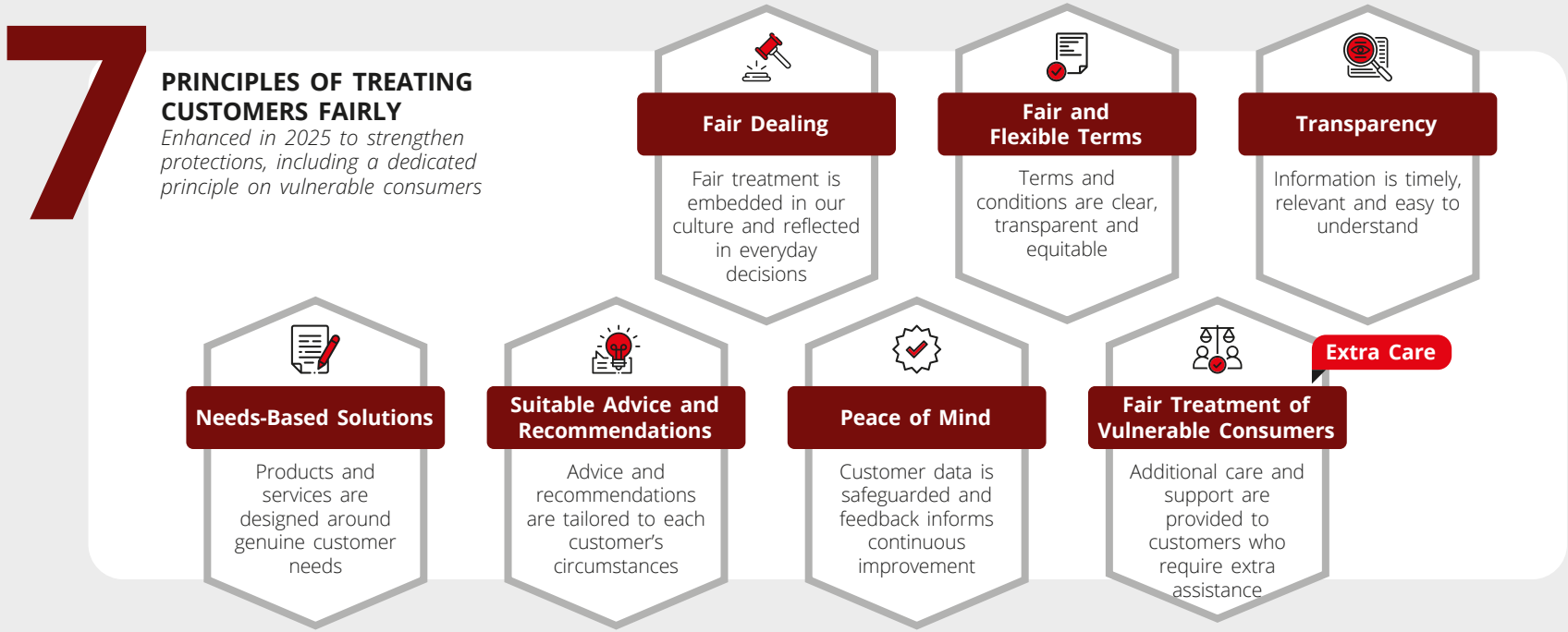
EXTRA CARE BY CIMB

In Malaysia, we implemented 27 targeted initiatives to strengthen fair customer outcomes. These included a comprehensive review of terms and conditions, enhancements to improve transparency and fairness in product pricing, and the formalisation of a structured framework to support customers who may be vulnerable through the introduction of the "Extra Care" initiative.

Extra Care provides tailored support to customers who may require additional assistance, including elderly individuals, customers with physical or mental health conditions, those with visual, hearing or speech impairments, individuals with temporary or permanent disabilities or mobility challenges, customers with low financial literacy, and those who are less confident or proficient in using digital tools. This also includes customers facing temporary income disruption or navigating significant life events. We provide Extra Care to these customers, ensuring their needs are addressed with empathy, accessible services and appropriate support.

A key milestone was our partnership with the Malaysian Federation of the Deaf. Through this collaboration, 50 CIMB employees were trained in Malaysian Sign Language, enhancing our ability to communicate effectively and provide more inclusive services to customers who are deaf or hard of hearing.

More information on Extra Care is available on our website.



Empowering Our Customers

MEASURING AND IMPROVING CUSTOMER EXPERIENCE

Delivering consistent, fair and dependable service requires disciplined measurement. We track customer experience not only to monitor performance, but to identify gaps, strengthen accountability and continuously improve how customers experience our products and services.

Operational performance is monitored through more than 100 service level agreement indicators across key channels, products and digital platforms. These indicators are reviewed monthly and measure service performance such as branch waiting times, call centre response times, product application turnaround times and digital platform uptime. In 2025, 92% of our core customer experience indicators across Malaysia, Indonesia, Singapore and Thailand met their respective targets.

Beyond operational metrics, we assess customer sentiment to understand how customers perceive their interactions with us. In 2025, the Group-wide Customer Engagement Survey was refreshed to enhance its methodology and meet regulatory requirements for appointing an independent research agency. As a result, the survey was not conducted that year and no Net Promoter Score (NPS) was produced. The survey and NPS tracking will resume in 2026.

Nevertheless, an industry-wide Malaysian survey conducted in 2025 by the Association of Banks in Malaysia and the Association of Islamic Banking and Financial Institutions Malaysia ranked CIMB among the top three banks in the market. CIMB was also recognised at the CX Asia Excellence Awards 2025 with Gold for Best Customer Experience Team and Best CX Award in Singapore.

To maintain continuity in performance tracking in 2025, we used Customer Satisfaction (CSAT) as the transactional component of our measurement framework. CSAT is captured across digital and non-digital channels and supplemented by targeted research, where necessary, to inform business decisions.

In 2025, 12 out of 17 channels (71%) across Malaysia, Indonesia, Singapore and Thailand met their CSAT targets. While this represents a slight year-on-year decline from 2024, performance remains significantly higher than in 2023 (55%). Variations in the number of channels tracked year-on-year reflect refinements in scope, measurement methodologies and the inclusion or consolidation of channels within the customer experience measurement framework.

	Channels Meeting Target	Total Channels Tracked	% Meeting Target
2025	12	17	71%
2024	14	19	74%
2023	11	20	55%
2022	11	16	69%

EMPOWERING OUR CUSTOMERS TO STAY SAFE

Scams can affect anyone. At CIMB, we protect customers through stronger security controls, clear communication and ongoing community awareness. Our Fraud and Scam Management framework brings together cross-functional teams across the Bank to safeguard customer assets, guided by applicable national standards in each market. In 2025, we expanded our focus beyond digital safeguards to deepen community engagement and improve public awareness of financial scams.

In Malaysia, through the #JanganKenaScam (Don't Get Scammed) campaign in collaboration with the Association of Banks in Malaysia, we delivered structured public awareness initiatives to help individuals, families and communities recognise scam tactics and take preventive action. We published 83 scam awareness materials across Instagram, TikTok, X and Facebook, of which 47 were developed by CIMB and 36 curated from the industry campaign.

A post-campaign study indicated improved scam awareness, with more customers verifying the legitimacy of calls and messages before taking action or reporting suspected fraud. Simplified reporting channels and clearer guidance improved post-incident support, and the insights gathered continue to inform updates to our communication and response protocols.

In Indonesia, CIMB Niaga advanced a structured, multi-channel fraud awareness agenda under the #WaspadaSelalu (Always Be Alert) campaign, reaching 1,065,475 customers through SMS, email outreach, OCTO Mobile push notifications, social media, branch activations and contact centre engagements. During the year, 263 fraud awareness and consumer protection materials were published, including 171 developed by CIMB and 92 issued by regulators or industry bodies.

CIMB Niaga also collaborated with Bank Indonesia and industry associations through Geber PK (Gerakan Bersama Perlindungan Konsumen, or Joint Consumer Protection Movement), a national initiative that promotes responsible financial behaviour and improves public awareness of financial fraud.

In Singapore, we launched an interactive WhatsApp Scam Awareness Game featuring bite-sized quizzes and word challenges to educate customers on common scam typologies. The initiative was amplified through a collaboration with Michelle Chong on a "Day in the Life of a Scam Operator" series, achieving 648,000 views and engagement more than 27 times higher than the initial target.

In the Philippines, over 60 security and anti-scam materials were deployed across social media, electronic direct mailers, push notifications, web banners and financial literacy articles as part of a 12-month regulator-aligned security education programme covering 12 regulator-mandated topics. The programme progressed from general awareness to behaviour-focused, case-based education addressing real-world scam typologies and risks faced by vulnerable groups.

In Malaysia, key digital safeguards include the following measures, alongside similar protections implemented across our markets.

Lock Online Banking ID: Automatically blocks digital access when unusual activity is detected

12-Hour Cooling-Off Period: Introduces a mandatory cooling-off period after new device logins or changes to transaction limits

Biometric Authentication and Facial Recognition: Verifies customer identity for high-value or new-account transactions and provides an additional security layer for SecureTAC approvals

Single Registered Device and SecureTAC Approval: Restricts access to one registered device and requires transaction-level authentication

Near Real-Time Monitoring System: Flags suspicious activity and temporarily secures transactions for review and verification

Alerts upon Web Login: Notifies customers immediately when a login occurs

Post-Notification for Transactions: Provides real-time alerts for all transactions across web and mobile platforms

Fraud Awareness Assessment: Prompts customers twice a year to assess their awareness of common scam tactics

Risk-Based Validation: Analyses transaction patterns and applies additional verification checks when anomalies are detected

Device Malware Scanning: Scans devices for known malware threats upon application launch to reduce the risk of compromise

STRENGTHENING SAFETY IN e-WALLET SERVICES

As part of the CIMB Group ecosystem, TNG Digital supports safe and responsible digital financial services through both customer education and platform safeguards. In March 2025, TNG Digital partnered with local authorities to conduct interactive scam awareness sessions for senior citizens. The sessions helped participants recognise common scam risks, avoid fraud and use e-wallet services more safely.

TNG Digital also introduced an Unauthorised Transaction Report Policy to strengthen protection for all e-wallet users. The policy applies to verified accounts that have completed Bank Negara Malaysia's electronic Know-Your-Customer (eKYC) process, enabling eligible users to submit claims directly to TNG Digital for assessment and resolution.

SIMPLER, BETTER AND FASTER

Delivering better customer experience requires rethinking how we work. Over the past few years, we have embedded agile ways of working, human-centred design and cross-functional collaboration across the Group to simplify processes, reduce friction and improve turnaround times.

In 2025, we formalised these efforts through the launch of the Simpler, Better, Faster (SBF) programme in Malaysia as part of our Forward30 strategy, with plans to expand the approach to other markets in 2026. SBF now provides a common framework for redesigning customer journeys, streamlining internal workflows and accelerating decision-making — underpinned by structured governance and clear performance measures.

Across business and support functions, multidisciplinary teams have applied these methods to address pain points in onboarding, servicing, credit processes, digital platforms and internal approvals. This has strengthened coordination across functions while improving efficiency and productivity both internally and externally. Tangible outcomes of SBF include:

- Faster turnaround times for customer applications and approvals
- Reduced manual intervention through workflow automation
- Simplified documentation and onboarding processes
- Improved digital journeys across Retail, Commercial and Wealth segments
- Stronger cross-functional coordination and clearer accountability

Empowering Our Customers

SIMPLER, BETTER, FASTER LAB

The SBF Lab was established to accelerate innovation across the Group by building, testing and scaling new solutions. It serves as a testbed for exploring new ideas and rapidly deploying solutions into the business, with #teamCIMB leading the work, supported by our technology, digital and AI teams.

Beyond delivering business results, the SBF programme and Lab cultivate a lean, agile culture through design thinking and AI-enabled methods. Teams are equipped with practical tools, expert guidance and the space to test, refine and implement better solutions. These efforts encourage faster collaboration and give teams a platform to work differently, take on challenges and solve problems creatively.

KEY OUTCOME

To date, the Lab has prioritised 25 projects based on pain points identified by employees, with 16 delivered within six months. These initiatives — spanning digital onboarding tools, automated approval features and smart-routing systems — have unlocked over RM250 million in value and reduced turnaround times by up to 50%

OPERATIONAL IMPROVEMENTS IN PRACTICE

Automating High-Value Transfer Notifications
Group Operations
Automated funding notifications for foreign telegraphic transfers above RM500,000 have replaced manual email processes, improving accuracy and reducing processing time within Treasury Operations.

Simplifying Due Diligence
Group Legal and Compliance
Enhanced Due Diligence for Politically Exposed Persons is managed through a single digital platform, simplifying approvals and strengthening compliance transparency across regions.

Improving Data Accuracy
Group Consumer and Digital Banking
A customer information enhancement initiative has improved the accuracy of contact data for Priority Banking customers, enabling more secure and personalised engagement.

Optimising Client Services
Group Commercial and Transaction Banking
A transition from Adobe Connect to Microsoft 365 has reduced costs, improved system reliability and integrated collaboration and training tools to support smoother client servicing.

Automating Corporate Actions
Private Banking Operations
An automation tool was developed to manage corporate actions processing, increasing accuracy, reducing turnaround time and minimising customer complaints.

Digitising Mortgage Notifications
Group Consumer and Digital Banking
Automated SMS notifications have replaced physical letters for mortgage rate changes, reducing turnaround times, lowering operational costs, minimising paper use and improving customer experience.

CASE STUDY FIXING THE FRICTION

An SBF initiative addressed routine loan disbursement processes that previously involved multiple handovers, approval layers and manual follow-ups. These inefficiencies contributed to longer processing times, inconsistent service delivery and limited visibility for customers.

A cross-functional team spanning operations, technology and customer service teams redesigned the process end-to-end. Automated controls were implemented for high-volume, low-risk tasks, real-time status tracking improved transparency, and workflows were streamlined to reduce unnecessary handovers.

The outcome is a more efficient and controlled process, delivering faster disbursements, reduced error rates and a more consistent customer experience.

CUSTOMER EXPERIENCE MATURITY

Our ability to serve customers well depends on how effectively we equip our people. Empowering #teamCIMB directly shapes customer outcomes, service quality and trust. Across markets, we work to enable our employees to resolve issues more efficiently, serve with greater empathy and make sound decisions that build trust. These efforts strengthen frontline decision-making and reinforce customer-first behaviours in our operations.

CUSTOMER EXPERIENCE SURVEY AND OUTREACH

Our annual Customer Experience Maturity Survey assesses how customer-centricity is understood, prioritised and executed across the organisation. It helps us identify alignment opportunities and potential gaps, guiding targeted interventions and action planning at both enterprise and departmental levels. By tracking results longitudinally, CX improvement becomes an ongoing process rather than episodic, ensuring that progress is consistently monitored over time. In 2025, we further strengthened our CX Maturity Framework by incorporating additional measures to track CX awareness, value realisation and adoption across the organisation. We achieved a Regional CX maturity score of 72%, reflecting stronger organisational alignment, deeper customer understanding and more disciplined execution of customer-focused initiatives.

Through our CX Outreach Programme, we engaged 1,871 employees across 15 departments via targeted capability sessions designed to deepen CX understanding and align behaviours with Group priorities.

CAPABILITY BUILDING

We strengthened practical, job-ready capabilities that enable teams to deliver with confidence — from digital fluency to ethical decision-making. Our programmes and initiatives are designed for real-world application, equipping employees to translate knowledge into tangible improvements in customer trust and experience.

We launched a comprehensive Sales and CX training framework under the CX Academy to build consistent, high-quality customer engagement capabilities across markets. The programme includes a structured buddy system to support participants throughout the learning journey and for six months post-programme, supporting behavioural adoption and practical application.

Cross-country branch visits were also introduced, broadening exposure and enabling employees to gain insights into customer engagement practices across markets.

CIMB BEATS Roadshow and Training

CIMB BEATS roadshows and hands-on CX Academy sessions helped operationalise and raise customer experience standards across the Group. Employees were trained to apply the BEATS five-step guide — Build Rapport, Establish Needs, Act on Solutions, Take Responsibility and Keep It Simple — in real customer scenarios to improve interaction quality and resolution outcomes. Multiple regional sessions were held across Malaysia, Singapore and Cambodia, with more than 500 employees building practical skills in active listening, clear communication and responsible service delivery.

Internal Fraud Awareness

In 2025, we strengthened internal fraud awareness, focusing on emerging risks and real-world scenarios linked to digital and social engineering threats. Through the Internal Fraud Awareness Campaign, employees participated in case-based learning modules that mirrored day-to-day risk situations. More than 693 employees participated in virtual and in-person sessions. Interactive quizzes and short video clips sharpened judgement, vigilance and decision-making under pressure.

INSPIRING A CULTURE OF EXCELLENCE

The CX Compliments Campaign spotlights exceptional service across ASEAN. The annual virtual event recognised 29 employees from Malaysia, Indonesia, Singapore, Thailand, Cambodia, Vietnam and the Philippines, whose actions transformed customer feedback into stories of trust and advocacy. Short videos and live sharing sessions highlighted frontline teams and employees who consistently went the extra mile, demonstrating how personalised and meaningful banking experiences are created through everyday actions.

Empowering Our Customers

DIGITALISATION AND INNOVATION

To learn more about our approach to this material topic, visit our website.

KEY HIGHLIGHTS IN 2025

- Scaled digital adoption, increasing customer transactions through digital channels and improving access and convenience, including for underserved segments
- Achieved 99.95%[1] and 99.97%[2] service uptime for retail and non-retail banking platforms, respectively
- OCTO Biz won the award for Best Tech Overhaul - Front Office at the 26th Annual Banking Tech Awards 2025
- Developed a set of Responsible AI Principles to guide how AI is designed, deployed and used across the Group
- Progressively introduced mutiple AI solutions across the Group, at various stages of testing, pilot deployment and implementation
- Upskilled over 4,000 employees Group-wide for an AI-enabled workplace through AI enablement workshops, Generative AI training and the inaugural AI Festival to build AI literacy and responsible usage

[1] *Inclusive of Malaysia, Indonesia, Singapore, Thailand, Cambodia, and the Philippines, excluding scheduled maintenance*
[2] *Inclusive of Malaysia, Indonesia, Singapore, Thailand, and Cambodia, excluding scheduled maintenance*

Strategic investments in technology support CIMB's progress as a resilient and customer-focused bank. Strengthened digital platforms have made banking more accessible, secure and reliable for customers, including underserved segments.

Digitalisation underpins how CIMB operates and serves customers across the Group, with the majority of transactions now conducted through digital channels, providing greater convenience and 24/7 access across ASEAN.

Technologies such as automation, data analytics and artificial intelligence (AI) enable faster and more consistent service delivery, while enhancing our ability to detect fraud, manage risks and safeguard customers and the Bank. Ongoing improvements to our systems and platforms help maintain trusted, reliable services as customer needs continue to evolve.

DIGITALISATION

HOW WE GOVERN TECHNOLOGY

Our digital agenda is led and enabled by the Group Technology Division, with oversight from the Group Transformation Committee and the Board on policies and strategic matters. The Group Technology Division provides quarterly updates to the Group Operational and Resiliency Risk Committee and bi-monthly to the Board Risk and Compliance Committee.

The security, availability and integrity of our systems and data are critical to our day-to-day operations. At the operational level, Group Technology drives governance through clear policies, risk controls, quality assurance and audit management. These practices support compliance with our internal policies and procedures, financial services industry standards and local regulatory requirements across all markets where CIMB operates. Where tools and knowledge bases are available, we invest in and integrate them into our processes and systems to improve observability and performance management.

More information on How We Govern Technology is available on our website.

OUR DIGITAL BANKING PLATFORMS

Our core banking platforms are built on modern technology stacks with embedded AI capabilities that monitor system performance and detect anomalies in real time. This architecture improves operational stability, reduces downtime and supports consistent service delivery across CIMB's digital banking ecosystem.

CIMB OCTO

CIMB OCTO is our primary mobile banking platform for retail customers. By digitising transactions and enabling customers to manage their finances remotely, the platform reduces reliance on physical branches and expands access to banking services.

Digital banking also improves accessibility for customers in remote or underserved areas, enabling account opening, payments and savings management without geographic constraints. A more efficient digital operating model lowers the cost to serve, allowing us to reach a broader spectrum of customers.

Beginning in 2024, we commenced a phased migration of users from CIMB Clicks, our previous mobile banking application, to CIMB OCTO. As at 2025, the OCTO user base stands at 5.3 million. The platform has been rolled out across Malaysia, Indonesia, Thailand and Singapore.

The migration was staged to minimise service disruption while introducing enhanced functionality and a modernised interface. Key enhancements delivered during the year included OCTO Widget and QR Journey improvements, Debit Card Controls, Secure Messaging and streamlined product application processes.

As the first local bank to introduce eKYC for new device activations, we enabled secure digital identity verification when customers register new devices, strengthening fraud controls while improving convenience and remote access to banking services.

In Indonesia, CIMB Niaga enhanced OCTO with additional features and services including NFC payments, QRIS-enabled cross-border payments, Hajj pilgrimage planning features and printing of gold savings certificates for exchange at designated partner outlets.

BizChannel and OCTO Biz

CIMB supports corporate and business clients through two complementary digital platforms — BizChannel, our established internet banking platform serving large corporates and commercial clients, and OCTO Biz, our newer digital platform designed primarily for SMEs and sole proprietors. Together, they provide an integrated, omni-channel experience across web, mobile and host-to-host connectivity, enabling businesses to manage payments, collections, liquidity and reporting securely through digital channels.

Launched in 2025, OCTO Biz focuses on delivering an intuitive interface with simplified workflows. Platform adoption increased during the year, with over 480,000 registered business users across BizChannel and OCTO Biz. The Group's uptime for all non-retail customer platforms was 99.97%.

The platform integrates a range of capabilities to support both local and cross-border needs, enabling businesses of different sizes to manage their banking more efficiently through a single digital interface.

Key features (current and upcoming) include:

- multi-account linking under a single digital banking profile, simplifying account access and oversight
- an integrated e-invoicing module that enables customers to create and manage invoices within the platform
- access to up to 18 months of e-statements, allowing customers to self-serve without relying on manual requests
- transaction tracking for SWIFT GPI payments
- multilingual functionality (English, Bahasa Malaysia, Bahasa Indonesia and Chinese)

OCTO Biz will be progressively rolled out in additional core markets in 2026.

KEY OUTCOMES

- Achieved 99.95% uptime across all retail customer platforms[1].
- Achieved 99.97% service uptime for non-retail banking platforms[2].

[1] *Inclusive of Malaysia, Indonesia, Singapore, Thailand, Cambodia, and the Philippines, excluding scheduled maintenance.*
[2] *Inclusive of Malaysia, Indonesia, Singapore, Thailand, and Cambodia, excluding scheduled maintenance.*

HOW WE USE ARTIFICIAL INTELLIGENCE

Artificial intelligence (AI) is increasingly shaping how financial institutions operate, make decisions and serve customers. Across the industry, AI is being applied to credit decisioning, customer engagement, fraud detection and operational processes helping improve efficiency, consistency, and service quality. At the same time, the growing use of AI raises important considerations around fairness, transparency, accountability and trust — particularly when automated tools influence outcomes for customers and employees, or inform credit assessments, fraud detection and other risk-related judgements.

HOW WE GOVERN DATA AND AI

CIMB actively explores and applies emerging technologies such as AI to improve operational efficiency and enable data-driven decision-making across the Group. The adoption of AI is guided by the Group's Technology Risk Management Framework and AI Governance Framework. These frameworks support the safe assessment, design and deployment of AI solutions while protecting corporate and customer data. They are complemented by supporting policies, including the Emerging Technology Risk Policy, the AI Governance and Model Risk policies, as well as Data Protection and Management policies. Together, these policies provide structured oversight as we expand the use of AI across the Group, strengthening risk management while enabling responsible innovation.

Oversight of data and AI usage is provided by the Group Data and AI Governance Committee, jointly chaired by Group Data and AI and Group Risk's senior management. The committee oversees the application of data and AI across CIMB's products, systems and processes, ensuring responsible and consistent use aligned with the principles of fairness, explainability, transparency, reliability and accuracy. The committee meets six times a year to deliberate on and agree CIMB's position on emerging AI issues. It complements existing risk and management committees rather than replacing them, with all AI-related proposals and issues continuing to follow existing governance and approval processes through the relevant risk and product committees.

This oversight is further supported by existing security and privacy frameworks across the Group. The AI Governance Framework draws on input from the Group's various product, risk and technology committees, with issues addressed either through these forums or through dedicated working groups. Matters of significance are reported to the Group Executive Committee and, as appropriate, escalated to the relevant risk committees.

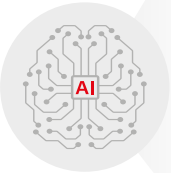
We are currently developing a taxonomy of controls tailored to each AI use case. This involves mapping out the various scenarios in which AI may be deployed in CIMB. Each use case carries different risk considerations, so it is important to identify the fundamental principles of responsible AI and define appropriate controls as part of the design and rollout. For example, while the principle of explainability is essential for credit-related use cases, where outcomes must be transparent and explainable to customers, it may not be as critical in marketing use cases.

Empowering Our Customers

OUR PRINCIPLES FOR RESPONSIBLE USE OF AI

As a leading regional bank, CIMB recognises that the responsible use of AI is essential to maintaining stakeholder confidence and supporting technology-driven innovation that delivers positive outcomes. Our adoption of AI is guided by global and regional principles that promote responsible, ethical and human-centred application of technology. AI must support sound decision-making, fair treatment and appropriate human oversight, while remaining transparent to users and reinforcing trust in the financial system as AI becomes more deeply embedded in financial services.

In 2025, CIMB developed a set of Responsible AI Principles to guide how AI is designed, deployed and used across the Group. These principles focus on ensuring AI systems are applied in ways that are explainable, accountable, reliable and aligned with CIMB's purpose of Advancing Customers and Society. They reinforce the expectation that AI should augment human judgement, not replace it, and that responsibility for outcomes remains with our people.



CIMB's Responsible AI Principles

- **Transparency and Explainability**
  AI-enabled products and services are designed so that outcomes can be explained clearly and meaningfully, particularly when decisions may affect customers or employees.
- **Accountability**
  Clear accountability is maintained for the use of AI, with defined authority, roles and responsibilities within CIMB to support appropriate oversight of AI-driven outcomes.
- **Security, Data Protection and Safety**
  AI models and systems are designed and applied with appropriate safeguards to reduce the risk of unintended harm, bias or misuse.
- **Reliability**
  AI systems are expected to perform consistently and as intended, supporting sound and dependable decision-making over time.
- **Fairness, Inclusiveness and Human Benefit**
  AI is applied to support fair treatment, inclusive outcomes and positive societal impact, in line with CIMB's values and customer-centric approach.

These principles provide practical guidance for teams developing or using AI-enabled solutions, supporting innovation while building trust with customers, employees and other stakeholders. They are aligned with Malaysian and regional principles and applicable regulations. As a regionally regulated group, CIMB will adopt the stricter standard where requirements differ across regulators or jurisdictions.

ADVANCING SERVICE AND PRODUCTIVITY WITH AI

CIMB is adopting AI and advanced analytics to improve operational efficiency, decision-making and service quality. These applications focus on practical use cases that support customers and employees, complementing existing processes and human judgement. Across the Group, AI is being introduced progressively, with multiple solutions at various stages including testing, pilot deployment and implementation, depending on market readiness and business needs. Some examples include:

Improving Customer Service through Conversational AI
CIMB is leveraging conversational AI to enhance customer engagement across digital channels. Customer-facing chatbots and automated assistants are deployed to handle routine enquiries, support self-service interactions and improve response times. In addition, GenAI-enabled service automation has been introduced for selected contact channels, including messaging and email response support, helping customer service teams respond faster and more consistently while maintaining service quality.

Driving Workforce Productivity with GenAI
Beyond customer-facing applications, CIMB is also adopting GenAI tools to enhance employee productivity and operational efficiency. Internal AI assistants are being developed to help staff retrieve information more quickly from enterprise knowledge bases and, where possible, integrated seamlessly with existing collaboration and productivity platforms. These capabilities are designed to reduce manual effort, accelerate turnaround times and free employees to focus on higher-value work that delivers greater impact for customers and the Group.

Enhancing Risk Decisioning and Portfolio Quality
In credit risk and decisioning, CIMB has progressed beyond traditional rule-based scorecards towards more advanced predictive models that apply machine learning techniques. These models support underwriting and credit decision-making for selected retail and SME portfolios, enabling stronger risk differentiation and more consistent, data-informed financing decisions. As a result, AI is helping teams better balance growth and risk while improving portfolio quality.

Strengthening Controls, Compliance and Resilience
AI is also used in areas such as fraud monitoring, customer onboarding and technology operations, where it supports earlier detection of anomalies, operational issues and other potential risks. These use cases help strengthen controls and resilience as digital activity scales across the Group.

While CIMB is still in the early stages of our AI journey, these initiatives demonstrate how AI can be applied responsibly to support core banking functions and operational robustness.

Overall, CIMB's approach to AI adoption is deliberate and incremental. We continue to assess and prioritise potential use cases across business units and enabler functions, with many initiatives currently in planning, design or pilot phases. As adoption expands, we will focus on scaling AI solutions that deliver clear business value, support fair outcomes and enhance trust among customers and employees.

UPSKILLING OUR PEOPLE FOR AN AI-ENABLED FUTURE

AI is designed to augment human capability, not replace it. At CIMB, accountability for decisions must always rest with people. Every AI-enabled process across the Group retains a human-in-the-loop approach, reinforced by our maker-checker approval processes. While AI may support specific stages of a process, responsibility for outcomes remains with employees, who exercise sound judgement, oversight and ethical application.

As AI becomes more deeply embedded in our operations, preparing our workforce to work confidently and responsibly alongside these tools is essential. Beyond technical skills, we place strong emphasis on developing AI literacy, critical thinking and the ability to question, interpret and challenge AI-generated outputs. Human expertise remains the foundation that safeguards integrity, trust and responsible outcomes. To support this, CIMB has invested in a broad and growing range of capability-building initiatives across the Group. These include structured AI enablement workshops focused on practical use cases and responsible deployment, as well as targeted training programmes on Generative AI tools such as Microsoft Copilot Studio, helping teams apply AI safely and effectively in their day-to-day work.

In 2025, we hosted a Group-wide AI Festival to build foundational awareness and demystify AI through interactive and hands-on learning sessions. In selected markets, CIMB is exploring more immersive learning approaches that combine virtual reality and generative AI to enhance training experiences and deepen understanding of complex scenarios.

AI capability development is embedded within our Digital and Data Academy, providing structured learning pathways for employees at different levels of maturity. In 2025, more than 4,000 employees completed AI-related training programmes, strengthening AI literacy and responsible use across the organisation.

Alongside this capability-building, we are modernising core platforms, scaling predictive monitoring and expanding process automation and external connectivity. These efforts help our people apply technology responsibly, with sound judgement, accountability and strong ethical standards.

Together, these initiatives reflect CIMB's commitment to continuously strengthening our technology foundations while preparing our people for the future. As we modernise core platforms, scale predictive monitoring and expand process automation and external connectivity, we continue to build the skills, confidence and mindset to enhance human judgement, accountability and ethics. This will ensure our people are resilient, adaptable and future-ready to serve our community and customers.

Empowering Our Customers

CYBERSECURITY AND DATA PRIVACY

To learn more about our approach to this material topic, visit our website.

KEY HIGHLIGHTS IN 2025

- Continued ISO/IEC 27001 certification for information security management systems
- No material data breaches or data security breaches over the past five years
- Transparent disclosure of the responsible use of artificial intelligence in the Group Privacy Notice

Safeguarding our customers' personal and financial information, protecting our operations from evolving cyber threats and managing data responsibly across our regional footprint are core priorities at CIMB. As our digital banking capabilities expand, we are strengthening our focus on security, data privacy and operational resilience to build lasting stakeholder confidence.

In an increasingly digital landscape, cybersecurity and data privacy are critical to maintaining customer trust and the integrity of financial systems. Across ASEAN, cyber incidents, including sophisticated AI-enabled scams, continue to rise. In the broader Asia Pacific region, organisations have experienced a nearly 30% year-on-year increase in cyberattacks, with the region accounting for the largest share of global attacks in 2024[1]. Phishing alone now accounts for more than three-quarters of all cyber incidents in Southeast Asia[2].

As a leading regional banking group and custodian of our customers' personal and financial data, CIMB recognises that effective data protection is central to our licence to operate. We continue to invest in stronger defences, smarter monitoring and more secure digital infrastructure across all markets. Our approach combines round-the-clock threat surveillance, independent testing and sector-wide collaboration to detect, contain and respond to incidents swiftly.

In 2025, we deepened our commitment to privacy and operational resilience by integrating advanced security controls across our cloud infrastructure, expanding participation in threat intelligence networks and strengthening the human layer of defence through continuous employee awareness and accountability programmes.

[1] *IBM Security, X-Force Threat Intelligence Index 2024.*
[2] *New Straits Times, 8 September 2025. Phishing made up 77% of fraud cases last year.*

CYBERSECURITY

At CIMB, cybersecurity is embedded into how we operate. Guided by strong governance and continuous improvement, we reinforce our defences through 24/7 threat monitoring, smart controls and shared intelligence across markets. From systems to people, every layer plays a role in keeping our stakeholders and operations secure.

GOVERNANCE AND FRAMEWORK

Cybersecurity is a core part of CIMB's Enterprise-wide Risk Management Framework, guided by the Three Lines of Defence model to identify, manage and mitigate technology and cybersecurity risks. Oversight is provided by the Group Operational Risk and Resilience Committee and Board Risk and Compliance Committee, supported by clear policies and ongoing capability-building across the Group.

More information on our Cybersecurity Governance is available on our website.

OPERATIONS APPROACH

To protect our customers and stakeholders, CIMB's Safeguarding the Bank programme focuses on frontline vigilance, new and traditional detection and prevention technologies, including AI and machine learning and collaboration with industry and regulators. CIMB adopts a human-first approach to both technology and customer protection, prioritising awareness, empathy and sensitivity. While technology and AI provide assistance and insights, they do not replace human knowledge and values, especially in high-risk situations.

In Malaysia, the Tech Shared Services, Information and Cyber Security team conducts regular security assessments, including penetration tests, vulnerability evaluations, patch assessments, and risk and impact analyses, all of which are independently verified by external experts. We also perform regular cyber drill simulations, intelligence-led penetration tests, compromise assessments, red teaming and business continuity exercises. Mandatory security awareness exercises and essential digital security training are conducted across the organisation.

Our Security Operations Centre operates 24/7, leveraging advanced analytics-driven Security Information and Event Management technology to continuously collect, monitor and analyse high volumes of network and machine data in real time. Our Cyber Threat Intelligence team actively monitors a range of threat sources to identify potential cyber threats. Potential cybersecurity incidents are promptly escalated to the Computer Emergency Response team for investigation.

To enhance the detection of emerging threats, the team uses machine learning-powered tools to identify new threat patterns. Countermeasures include blocking high-risk connections and pursuing legal action against phishing or fraudulent websites.

We have also implemented advanced encryption standards, access control measures, segregation of duties and physical infrastructure controls. These include temperature and humidity regulation, fire prevention systems and restricted access to data centres. Together, these measures help protect systems and hardware from physical security risks while supporting reliable operations and data protection. Similar cybersecurity measures are implemented across all countries where we operate, aligned with local regulatory requirements and tailored to each market's risk landscape.

IMPROVING CONTROLS AND PROCESSES

CIMB remains ISO 27001 certified for security operations, supported by independent assessors, expert testers and security teams who continually evaluate and strengthen our security governance. The certification — issued by SIRIM QAS International, Malaysia's national certification body for quality and standards — reaffirms that CIMB's Information Security Management System aligns with global standards.

Building on this foundation, we have strengthened our security capabilities through stronger detection, faster response and more innovative prevention measures. We have enhanced endpoint security investigations by integrating real-time visibility and control with a system that combines vulnerability management and rapid incident response. This system detects potential weaknesses across our networks and devices, enabling swift response to protect the Bank against cyber threats. A High-Risk Endpoint Monitoring solution further strengthens investigation and response capabilities.

In 2025, we deployed advanced security controls to further strengthen the protection of customer data across our cloud infrastructure and Software-as-a-Service (SaaS) applications. These enhancements improve monitoring of configurations and security vulnerabilities, enabling earlier identification and remediation of potential risks. They also enhance our ability to prevent, detect and respond to emerging cyber threats, reinforcing the resilience of CIMB's digital infrastructure and supporting our commitment to protecting customer data.

Empowering Our Customers

SYSTEM READINESS AND TESTING

Our Group Technology Disaster Recovery Policy reflects CIMB's commitment to maintaining readiness and resilience in the face of incidents, emergencies or disasters. Aligned with internationally recognised best practices, the policy sets clear standards for IT disaster recovery planning, execution and business continuity across the Group.

Maintaining data integrity and availability remains a key focus of our business continuity and recovery plans. We conduct multiple stress tests annually to strengthen preparedness, including live scenarios, simulations and industry-wide exercises. All critical systems undergo annual testing to support compliance with regulatory and industry standards and to uphold readiness and resilience in the face of potential disruptions.

USER ACCOUNTABILITY AND RESPONSIBILITY

We prioritise cybersecurity awareness and accountability among our employees. Simulation exercises are conducted regularly to test #teamCIMB's preparedness for security threats, with additional online training provided for those who need improvement. With hybrid working now the norm, we are committed to maintaining the security of confidential systems accessed remotely. Our teams closely monitor system activity and flag irregular behaviour, continuously updating threat scenarios to pre-empt and address potential unauthorised access.

RESPONSIBLE AND FAIR USE OF DATA

CIMB embeds ethical, responsible and empathetic data-use practices across the organisation, reflecting respect for individuals whose personal data we collect, process or store. Our Privacy Policy outlines how we manage and protect personal data, in line with evolving regulations and best practices.

The Data Protection and Privacy function under the Group Data Protection Office, together with the Technology Risk Management team under Group Risk, have expanded their responsibilities to enhance governance, support the ethical use of data and AI, and strengthen alignment with evolving regulatory and industry standards. Both functions now play a broader role in guiding data practices across the organisation, working with other lines of defence such as Compliance, Legal and other Risk functions.

We regularly review our data management practices as technology and digitalisation evolve. Privacy notices are refined to improve ease of understanding, consent processes are streamlined and data impact and risk assessments are strengthened. Privacy controls are built into new systems and technology projects from the design stage.

Data is retained in accordance with legal and regulatory requirements and is deleted or rendered unreadable upon the end of the retention period. The Group regularly monitors customer feedback and potential data incidents. There were no reports or complaints of material data or data security breaches over the past five years.

SAFEGUARDING PRIVACY AND CONFIDENTIALITY

CIMB safeguards personal data and upholds strict standards of confidentiality across our operations. Our Data Protection and Privacy principles are embedded in the design and management of systems, products and services to keep stakeholder data safe.

Policies, procedures and controls undergo independent audits every two years. These reviews help strengthen our data protection practices and maintain alignment with industry standards and regulatory expectations.

Read more about our policies for respective entities below.

Malaysia Indonesia Singapore Thailand Philippines Vietnam

RESPONSIBLE DATA DISCLOSURE AND TRANSFERS

CIMB upholds trust, ethics and fairness as core principles in managing data disclosures and transfers. As digital banking, AI applications and cross-border data flows expand, these principles guide how we protect customer and stakeholder information.

Data disclosures and transfers to third parties follow legal and regulatory requirements and are carried out with appropriate notice and consent where required. This approach protects stakeholder confidence while supporting technology-driven improvements in banking services. Our policies, procedures and data protection controls are communicated to all our partners, service providers and their sub-processors. As a licensed financial services group, CIMB uses personal data only to carry out our regulated and licensed activities, as well as related operational and supporting purposes necessary to deliver those products and services. CIMB does not 'sell' personal data to third parties.

To mitigate risks, we implement robust end-user controls and promote strong data-handling awareness across the organisation, reducing the risk of accidental data exposure. Activities by our staff on specific systems are also monitored for any unusual access patterns to manage internal conduct risks.

More information on data governance and responsible data management practices is available on our website.

STRENGTHENING A CULTURE OF DIGITAL INTEGRITY

At CIMB, data protection is a shared commitment and mindset embedded across the organisation. Privacy and security considerations are integrated into everyday decisions, enabling #teamCIMB and our customers to engage with confidence in a trusted environment. Through awareness, accountability and consistent practices, we uphold the confidentiality of information and the resilience of our digital ecosystem.

Our e-learning curriculum covers a broad spectrum of information and technology governance topics, ranging from data management, privacy and security to business continuity. This is complemented by the Digital and Data Academy, CIMB's internal capability hub for digital, data and design skills development, supporting targeted capability-building and enabling key roles. In countries where data protection laws are enforced, we regularly update and train our Customer Resolution Units to respond to complaints or allegations of breaches, enabling timely escalation and resolution.

Driving Purpose Through Action

Across ASEAN, we translate our purpose into action by expanding access to financial services and economic opportunities, supporting small and medium-sized enterprises (SMEs) and investing in the communities where we operate. In 2025, this commitment was reflected in the capital we mobilised, the partnerships we built and the practical support extended to individuals and businesses navigating an uneven economic landscape.

Just as importantly, we continued to invest in our own people. By advancing digital, sustainability and leadership capabilities across the Group, we are equipping our employees with the skills, opportunities and support needed to advance their careers, find meaning in their work and support their well-being — today and over time.

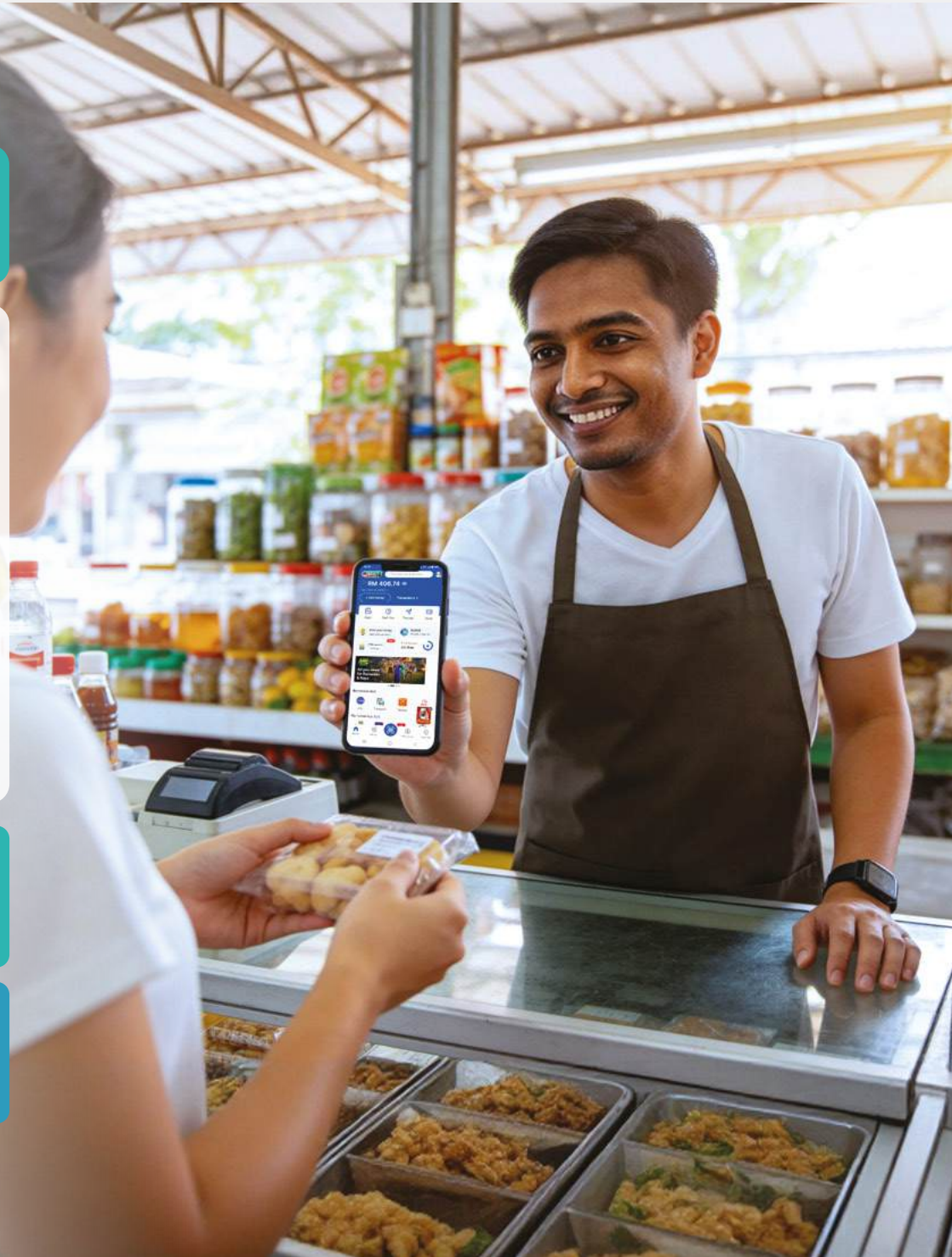
Through regional platforms and the CIMB Foundation, we work alongside partners and communities to close access and wealth gaps and contribute to a more inclusive financial system across the markets we serve.

RM6.5 billion
in financing extended to low-income individuals across the region

RM5.4 billion
in financing provided to micro and small enterprises

2.16 million
employee training hours delivered

RM28.7 million
disbursed in community investments



ECONOMIC INCLUSION AND FINANCIAL LITERACY

To learn more about our approach to this material topic, visit our website.

KEY HIGHLIGHTS IN 2025

- Ranked #2 globally in Inclusive Finance in the World Benchmarking Alliance's 2025 Financial System Benchmark
- Mobilised RM6.5 billion in financing for low-income individuals across ASEAN, expanding access to essential financial services
- Provided RM5.4 billion in financing to micro and small enterprises across Malaysia, Indonesia and Singapore, supporting business resilience and economic participation
- Supported 598,000 vulnerable customers with products beyond savings accounts in Malaysia — exceeding our 2025 target of 542,000 customers
- Enabled 383,000 vulnerable customers with wealth-building or protection products in Malaysia — surpassing our 2025 target of 371,000 customers
- Reached 350,000 new customers in Indonesia through financial inclusion initiatives — below the 2025 target of 590,000 customers amid broader economic slowdown
- Established CIMB Malaysia's Unified Economic Inclusion Roadmap, with 33 collaborative initiatives across our businesses, CIMB Foundation and TNG Digital
- Expanded financial literacy programmes across Malaysia and Indonesia, reaching children, youth, adults and senior citizens

Economic inclusion is a critical pillar for strengthening ASEAN's longterm resilience, particularly as the region continues to navigate geopolitical shifts, supply chain realignments and rapid technological change. Despite steady progress, gaps in financial access persist across several markets.

A large share of MSMEs, as well as certain population groups such as women, youth, informal workers and rural communities, face persistent barriers to financing and other financial services. Limited financial knowledge, low institutional trust and uneven digital connectivity continue to constrain their participation in the formal economy, heightening their exposure to financial shocks and restricting their ability to benefit from emerging growth opportunities. Closing these gaps is essential to nurturing a more equitable, diversified and shock-resilient regional economy.

Against this backdrop, CIMB helps to promote economic inclusion by widening access to financial solutions and strengthening financial capability among vulnerable groups, underserved individuals, SMEs and micro enterprises. Through targeted financial offerings, capacity building programmes, grants, digital enablement and community outreach, we empower our customers, as well as those in vulnerable groups in the communities that we serve, to make informed decisions, build financial resilience and participate more fully in economic activity.

Given that financial literacy levels remain uneven across the region, collaboration with regulators, industry partners and civil society remains vital. By fostering a more inclusive and transparent financial ecosystem, CIMB reinforces its commitment to responsible banking and to supporting sustainable and inclusive socio-economic development in the ASEAN region.

Driving Purpose Through Action

IMPACT HIGHLIGHTS FROM OUR ECONOMIC INCLUSION EFFORTS IN MALAYSIA

In 2025, we established our first Unified Economic Inclusion Roadmap in Malaysia to improve synergy in our efforts and impact. The roadmap builds on a framework of 33 initiatives across our businesses, CIMB Foundation and TNG Digital under three key areas: Economic Empowerment and Financial Inclusion, Financial Literacy and Community Initiatives. A dedicated Economic Inclusion Taskforce was established to strengthen alignment, accountability and coordinated delivery.

Advancing economic inclusion is a long-term, collaborative effort that requires ongoing commitment across multiple stakeholders. Meaningful and lasting impact, whether in uplifting communities, strengthening financial resilience or fostering more inclusive progress, takes time to achieve. The following highlights showcase how our initiatives in 2025 have supported underserved communities in Malaysia and contributed to a more resilient and equitable economy.

Economic Empowerment and Financial Inclusion

Provided **RM5.7 BILLION** of financing to **125,939 LOW-INCOME INDIVIDUALS** to support their needs, enhance economic opportunities and improve well-being

Supported **OVER 224,000 MSMEs** in their daily operations through the creation of the TNG Digital Business Account

Provided **RM3.5 BILLION** of financing to **1,768 SMALL AND MICRO ENTERPRISES** to develop their businesses

Supported **598,000 VULNERABLE CUSTOMERS** with products beyond savings accounts in Malaysia — exceeding our 2025 target of 542,000 customers

Helped place **1,199 YOUTH, WOMEN AND MICRO-ENTREPRENEURS** on a pathway to earning consistent income

Enabled **OVER 43,000 REFUGEES** to gain access to secure digital financial services

Financial Literacy

Engaged **OVER 10,000 INDIVIDUALS** through financial literacy, scam awareness and money management programmes

Community Initiatives

Disbursed over **RM22.8 MILLION** in community investments, comprising RM12.3 million towards education, RM5.1 million towards climate and environment, RM4.4 million towards health and community well-being and RM1 million towards economic empowerment

Adopted **10 UNDERSERVED SCHOOLS** with a population of **11,417 STUDENTS** through Sekolah Angkat MADANI programmes to bridge education gaps

Contributed **OVER 106,000 HOURS** of employee volunteerism in support of communities and environmental conservation and restoration in Malaysia

Helped **36,404 INDIVIDUALS** to receive educational and well-being support

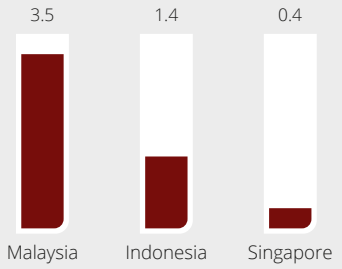
ECONOMIC EMPOWERMENT AND FINANCIAL INCLUSION

Our economic inclusion agenda focuses on financially vulnerable groups, including MSMEs, low-income households, migrants, women, persons with disabilities, youth and senior citizens. We do so by expanding access to financial solutions and providing underserved communities with targeted products, grants and financial education. We expand access to financial services through targeted products and solutions that support participation in the economy. By improving access to financing, savings, investment and payment services, we help build livelihoods, advance enterprises and strengthen long-term financial stability.

STRENGTHENING SME COMPETITIVENESS ACROSS ASEAN

Small, medium-sized and micro enterprises form the backbone of economies across ASEAN, accounting for more than 90% of all businesses and a significant share of employment[1]. Despite their critical role in driving innovation, job creation and inclusive development, many SMEs and MSMEs face persistent barriers to financial inclusion, including limited access to formal credit, lack of collateral, insufficient financial records and limited digital infrastructure. Rural and women-led enterprises are particularly affected, often relying on informal lending channels with higher costs and risks. While ASEAN has promoted regional initiatives to strengthen SME financing frameworks and digital financial services, gaps remain in credit access, financial literacy and cross-border financing mechanisms, constraining the sector's productivity and competitiveness in an increasingly integrated regional economy.

Financing Extended to Micro and Small Enterprises
RM' billion



[1] *WEF Data Unleashed. Empowering Small and Medium Enterprises for Innovation and Success (2023).*

Outreach to SMEs

The SME Community Outreach Programme (SCOP) in Malaysia connects business owners directly with CIMB teams, government agencies and technology partners, bringing financial advice, tools and solutions across the country.

The first SCOP of 2025 was held in Penang, with 122 SMEs from across Northern Peninsular Malaysia in attendance. The sessions focused on practical business support, covering topics such as financing solutions, advisory services and digital adoption, delivered in collaboration with smart technology partners and government agencies.

In Kuching, we partnered with the Regional Corridor Development Authority (RECODA) and brought together over 200 SMEs, who gained insights from state agencies including the Sarawak Digital Economy Corporation, Sarawak Economic Development Corporation and the Ministry of International Trade, Industry and Investment Sarawak (MINTRED), alongside representatives from CIMB Islamic and Smart Technology Partners specialising in automation, renewable energy and digitalisation. We also recognised the Top 10 SMEs under the Bantuan Khas Sarawakku Sayang Subsidy Programme, a collaboration between CIMB and MINTRED, celebrating innovation and resilience in local enterprises. At the event, CIMB announced a RM500 million commitment through 2028 to support SMEs in Sarawak to adopt digitalisation, automation and technology-driven practices.

Across the SCOP engagements, more than 600 SMEs nationwide were able to articulate their business needs to CIMB and explore tailored support options. These sessions helped many SMEs identify clearer pathways to improve operational efficiency and strengthen their businesses. Ongoing advisory support further enhanced their capabilities and long-term resilience.

KEY OUTCOMES

- Provided RM5.4 billion in financing to micro and small enterprises across the region in 2025, supporting business resilience and economic participation
- Committed RM500 million through 2028 to support SMEs in Sarawak to adopt digitalisation, automation and technology-driven practices

Driving Purpose Through Action

Supporting SMEs in Indonesia

In Indonesia, we supported over 1,000 SMEs through the "Ngobrolin Biznis" (Talking Business) event, which was held in more than 10 cities. This initiative provided insights into business opportunities and challenges, updates on tax, other relevant regulations and banking solutions to help customers manage their business finances effectively and efficiently.

Flexible Financing to Improve Cash Flow

For many micro and small enterprises, securing financing to ease cash flow pressures remains one of the biggest challenges to operating their businesses and remain competitive. This year, we launched several products to address this gap by offering financing solutions designed around flexibility, inclusion and ease of access.

In August 2025, CIMB Singapore launched CIMB FlexiPay, a "pay-as-you-earn" loan designed to support SMEs with smarter, more flexible access to financing. The first of its kind in Singapore, CIMB FlexiPay links repayments directly to a business' daily revenue. On days with no revenue, no repayment is required.

In October 2025, CIMB Malaysia launched SME FlexiCash/-i, which streamlines the financing process through a fully digital channel. By leveraging transactional data from their business current account, businesses are prequalified, reducing reliance on traditional documentation and enabling faster onboarding, approval, and access to financing.

KEY OUTCOME

FlexiPay in Singapore and FlexiCash/-i in Malaysia have supported over 50 SME customers, with close to RM10 million disbursed since launching in 2025

Supporting Underserved Entrepreneurs through Islamic Social Finance

Through our partnership with Bank Negara Malaysia, the iTEKAD CIMB Islamic programmes expand income opportunities for micro-entrepreneurs and Asnaf individuals (those eligible for aid). The initiatives combine structured training, mentorship and blended Islamic social finance — leveraging Zakat and Waqf grants alongside Bank Negara Malaysia's matching funds and targeted microfinancing, to help participants build stable, long-term livelihoods. Since its inception, RM4.6 million in funding has reached more than 380 beneficiaries through three key programmes. In 2025, CIMB Islamic committed an additional RM2.4 million to expand these programmes, supporting 220 new participants in Malaysia.

- **iTEKAD Program Keusahawanan CIMB Islamic–Taylor's 2025**
  In partnership with Taylor's Community and Yayasan Belia Malaysia, the programme provided a total allocation of RM400,000 to support 40 micro-entrepreneurs in the Klang Valley. Participants receive structured entrepreneurship training, with successful micro-entrepreneurs awarded equipment grants worth RM5,000 each to enhance their business capacity and income stability.

- **iTEKAD CIMB Islamic Rider Entrepreneur Asnaf Programme 2.0**
  Reaching 160 Asnaf beneficiaries across four states, this programme integrates entrepreneurship and financial training with motorcycle grants and one-year food delivery contracts with Foodpanda Malaysia. With a total contribution of RM1.6 million, this initiative enables participants to earn a consistent income while developing their financial management skills.

- **iTEKAD Melon Manis Terengganu Graduate Agropreneur Programme**
  In collaboration with Yayasan DiRaja Sultan Mizan and Universiti Sultan Zainal Abidin, this initiative, supported by a contribution of RM400,000, equips 20 underprivileged students with access to modern greenhouses, hands-on agropreneurship training and business support to develop viable agri-enterprises.

KEY OUTCOME

CIMB Islamic's iTEKAD programmes have supported over 380 beneficiaries to build micro-businesses, with funding of RM4.6 million provided since 2011

Women-led Businesses

Across the region, women own or manage businesses of various sizes. For many women running small businesses, access to formal credit remains limited, and they often rely on personal savings or informal financing to support their operations. Through financial offerings designed specifically for women-led enterprises, such as CIMB Malaysia's Women Entrepreneur Empowerment (WEE) Special Rate, CIMB Niaga's Kartini Loan and Perempuan Berkarya, we provide preferential financing to eligible women-led SMEs. CIMB Malaysia and CIMB Niaga have received over 100 applications from women-led businesses seeking to scale their operations.

Building on the success of MicroBizReady, a programme targeted to help MSMEs scale their businesses with training in digitalisation, business strategy and finance, CIMB hosted the WEE Event in April 2025 at Menara CIMB. This initiative brought together 12 CIMB MicroBizReady participants to showcase and sell their products within the CIMB community. Together, they generated RM13,660 in sales in one day, increasing their income by about 30–40% above their usual earnings.

In Indonesia, CIMB Niaga is collaborating with the United Nations Environment Programme and UN Women through the EmPower II: Women for Climate-resilient Societies initiative to strengthen women's participation in the energy transition. CIMB Niaga will allocate US$250,000 in grant funding by 2027 to support eligible women-led and/or vulnerable-group SMEs in adopting energy transition and sustainable development initiatives.

Supporting MSMEs to Digitalise their Operations

Many MSMEs and individual traders continue to face barriers in accessing digital tools needed to improve operational efficiency and scale their businesses. With a large and diverse merchant base, TNG Digital is well-positioned to help address this need. Today, over two million merchants use the TNG eWallet, approximately 80% of whom are micro-businesses and gig workers, giving TNG Digital deep reach into segments that are often underserved by traditional financial services providers.

In June 2025, TNG Digital introduced the TNG Digital Business Account, a fully digital e-wallet account designed to support MSMEs and gig workers in managing their day-to-day business finances. This zero-fee, paperless solution with no minimum balance requirement enables merchants to accept payments, manage transactions, receive funds in real time and make seamless transfers across banks and e-wallets. By improving cash flow visibility and reducing operational friction, the solution supports liquidity management, contributing to greater resilience within Malaysia's small business sector.

As at December 2025, over 224,000 merchants have been onboarded onto the TNG Digital Business Account, with approximately RM3.7 billion total instant settlements, supporting financial inclusion for businesses operating across the formal and semi-formal economy.

In the Philippines, we launched CIMB Biz in 2025, providing MSMEs with easier access to formal banking through preferential savings rates, better deposit options and free daily fund transfers — all done through digital channels, helping businesses manage their finances more efficiently.

KEY OUTCOMES

- Secured US$250,000 in grant funding from United Nations Environment Programme Finance Initiative (UNEPFI) for CIMB Niaga to support eligible women-led SMEs in adopting energy transition and sustainable development initiatives by 2027
- Launched the TNG Digital Business Account in mid 2025, which has since helped 224,000 MSMEs and gig workers with RM2.7 billion in monthly business transactions, with no fees and minimum balance requirements

Driving Purpose Through Action

EXPANDING FINANCIAL ACCESS FOR INDIVIDUALS

Across ASEAN, many individuals still lack access to formal banking services. As a result, they often depend on cash savings or informal lenders and have limited protection against illness, income disruption or unexpected expenses. When financial shocks occur, households often have little choice but to reduce essential spending or take on additional debt.

Economic inclusion is about enabling individuals to participate meaningfully in the economy and build financial stability for their families. We extend financial access to underserved communities by integrating accessible services with digital and social innovation, creating practical pathways to stable livelihoods and long-term financial independence.

In 2023, we set an ambitious goal to address the challenges faced by the bottom 40% of income earners (B40) in Malaysia, aiming to improve their financial health and long-term well-being. In 2025, we helped more than 383,000 B40 customers improve their financial health through access to wealth-building or protection products, for example through accessible micro-investments and micro-insurance. In addition, we supported over 598,000 B40 customers to access products beyond savings accounts, helping them build their credit history, improve their financial management skills and reduce reliance on high-cost financing sources.

In Indonesia, where access to formal financial services remains inconsistent, our goal is to onboard one million active low-income customers between 2024 and 2026 through accessible savings, protection solutions and targeted financial literacy programmes. In 2025, we onboarded 350,000 new low-income customers, falling short of the target of 590,000 for the year, reflecting softer economic conditions that have affected savings participation and account uptake. In response, we have launched additional programmes and initiatives to reach more customers. However, given the challenging economic conditions, we may not be able to meet our target of one million new low-income customers by 2026.

KEY OUTCOMES

- We supported 598,000 vulnerable customers in Malaysia with products beyond savings accounts and a further 383,000 with wealth-building or protection products, to support financial health and resilience
- We reached 350,000 new low-income customers in Indonesia through financial inclusion initiatives

Tailoring Financial Products for Financial Inclusion in Malaysia

We have enhanced selected key financial products to lower entry barriers for vulnerable and underserved segments in Malaysia. These examples show how we tailor our solutions to improve access to financial services.

Fixed Deposits
Reduced minimum placement amount from RM5,000 to RM1,000

Unit Trusts
Reduced minimum investment amount from RM1,000 to RM100 through digital channels

Youth Accounts
With Takaful protection and a debit card

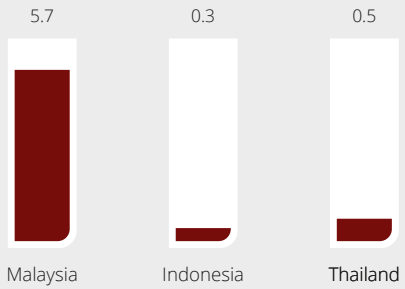
Expanding Financial Access in the Philippines

CIMB Bank Philippines strives to improve financial inclusion in the Philippines, a market with one of the lowest banking penetration rates in ASEAN. Since launching operations, we have reached over 10 million customers and provided access to formal credit for over 4.6 million individuals, many for the first time. To support the millions of Filipinos working abroad, the Bank introduced a remittance service from over 170 countries with no hidden fees, allowing families to receive funds instantly through the CIMB mobile app without visiting remittance centres.

To further strengthen financial resilience, CIMB also launched Own My Goals (OMG), a personalised savings tool that helps customers set, track and automate savings goals in an engaging way. The OMG tool, coupled with CIMB Phillippines' attractive savings returns offers, helps our customers save more and reach their goals. These efforts reflect CIMB's commitment to empowering Filipinos with accessible, digital-first financial solutions.

Financing Extended to Low-income Individuals across the Region

RM' billion



KEY OUTCOME

Launched CIMB Kababayan in the Phillippines, enabling overseas Filipino workers to open a CIMB Phillippines bank account from abroad and transfer funds to their families and pay bills at no cost

Enabling Cashless Payments and Credit Access in Vietnam

CIMB Vietnam is driving financial inclusion through a digital-first, partnership-led approach, offering zero-fee, no-minimum balance accounts alongside instant digital deposits and financing solutions. As one of the first banks in the market to introduce electronic Know Your Customer (eKYC) capabilities, customers can open accounts quickly and securely through digital channels. Our roadmap aligns with Vietnam's National Financial Inclusion Strategy, which targets a 20–25% annual increase in cashless payment transactions and aims for over 70% of adults to have a formal credit history.

Supporting Seniors to Bank with us

We offer savings solutions for seniors, with options that accommodate both our traditional passbook record-keeping and digital access through OCTO App. Account structures are designed with accessible entry requirements and inclusive eligibility, including joint accounts where at least one holder is aged 50 and above. We conduct targeted fraud and scam awareness briefings during the account opening process for higher-risk groups such as retirees and senior citizens.

Across our branch network, service arrangements for vulnerable customers include special care queue systems, wheelchair access and frontline staff training to support seniors with patience and clarity.

KEY OUTCOMES

- Over 43,000 refugees have been registered as TNG eWallet users, enabling them to receive and transfer funds digitally
- Over 150,000 migrant workers in Malaysia receive their salaries via TNG eWallet, with total disbursements of close to RM5 billion since 2024

Supporting People with Disabilities

CIMB aims to remove barriers to financial participation by creating a more welcoming and accessible banking experience for customers with disabilities. As part of this commitment, the Bank has introduced sign language support. More than 50 staff members have been trained to serve deaf or hard-of-hearing clients effectively, enabling customers to access banking services in a language they understand and trust.

CIMB also enables independent access for customers who are blind, visually impaired or otherwise print-disabled through specialised account opening and debit card application processes. These include accessible terms and conditions that allow customers to complete applications on their own mobile devices without requiring a witness.

Facilitating Access for Displaced People

In Malaysia, over two million documented foreign workers and around 214,000 refugees and asylum seekers have limited access to formal financial services. Without bank accounts, many rely on cash, which is vulnerable to theft, loss and exploitation. For these communities, the ability to store, receive and send money securely is essential to meeting everyday needs.

In February 2025, TNG Digital partnered with the United Nations High Commissioner for Refugees (UNHCR) to enable digital onboarding for verified UNHCR cardholders. By December 2025, over 43,000 refugees had been registered and verified through the electronic Know Your Customer (eKYC) process as TNG eWallet users, enabling them to securely receive, store and transfer money digitally.

Digital Salary Payments for Migrant Workers

Of the over 3 million[1] migrants in Malaysia, many remain excluded from traditional banking services due to documentation barriers. To help address this gap, CIMB is expanding access to digital financial solutions through TNG eWallet, enabling migrant workers to securely receive and manage their salaries.

In 2025, Sabah joined Peninsular Malaysia in recognising TNG eWallet as a compliant salary account, enabling digital wage payments for migrant workers. TNG Digital also partnered with Kakitangan.com to integrate DuitNow Bulk Transfer, which allows the disbursement of salaries in bulk directly from any bank's cash management system into employees' TNG eWallet accounts. Today, more than 150,000 migrant workers nationwide receive their salaries via TNG eWallet, with cumulative salary disbursements of close to RM5 billion since the feature was introduced in 2024.

[1] *International Organization for Migration*

Driving Purpose Through Action

FINANCIAL LITERACY

Financial literacy is important because it helps people make smart money decisions, manage debt, save for the future and avoid scams. We collaborate with a broad network of partners in the ASEAN region, including local authorities, corporates, educators and financial literacy organisations, to support the development and delivery of programmes that build foundational money-management skills, promote early savings and planning and empower individuals to make informed, responsible financial decisions.

BUILDING FINANCIAL LITERACY ACROSS GENERATIONS

Children

Since 2011, CIMB Niaga has actively engaged students through financial education programmes in support of the Financial Services Authority's (OJK) mission to promote economic inclusion and financial literacy. Through programmes such as Tour de Bank and Ayo Menabung dan Berbagi, we have reached thousands of children from elementary through high school. In 2025, the programme engaged more than 10,000 students and teachers across various cities in Indonesia.

Youth

CIMB Foundation's Be$MART is our flagship financial literacy programme aimed at raising financial literacy among Malaysian youth. Throughout the year, we worked closely with our business units and employees, and partnered with organisations such as Yayasan PINTAR, Yayasan UEM and Teach for Malaysia to broaden our reach to schools across Malaysia. In 2025, we delivered the Be$MART programme in both Malaysia and Indonesia as a financial literacy initiative for university students, including 83 scholarship awardees from local universities in Indonesia.

For details on Be$MART and our financial literacy initiatives, please refer to page 132.

Working Adults

JagaDuit is a financial literacy programme developed in collaboration with Agensi Kaunseling dan Pengurusan Kredit and more than 40 corporate and commercial banking clients. It equips our clients' employees with the knowledge and tools to take charge of their financial well-being. Under this programme, 7,054 hours of training were delivered to 5,411 beneficiaries in 2025.

This year, we developed the JagaDuit educational microsite in three languages, Bahasa Malaysia, English and Chinese, to expand access to financial literacy across Malaysia. We further amplified JagaDuit's educational content through social media, podcasts, television and collaborations with financial educators.

Seniors

As banking becomes more digital, many senior citizens who have relied on in-person banking for most of their lives may find it hard to transition to digital services. Limited familiarity with technology can restrict access to essential services and increase exposure to online scams and fraud. Recognising this, CIMB supports senior citizens through financial education initiatives and banking solutions designed for clarity and ease of use.

Through TNG Digital in Malaysia, in partnership with local governments and community groups, we introduced "Let's Duit" to help seniors become more confident in using digital tools and better understand safe transaction practices. In 2025, six sessions were conducted, reaching 630 senior participants.

Personal Financial Management Skills for Teachers

Led by the Financial Education Network, managed by the Financial Industry Collective Outreach, and supported by the Ministry of Education Malaysia, this programme was developed to strengthen financial literacy among Malaysian teachers. The Train-the-Trainer programme aims to enhance teachers' financial well-being while equipping them to confidently deliver financial education in schools. It reached 209 teachers, who then went on to train other primary and secondary school teachers nationwide.

CORPORATE CITIZENSHIP

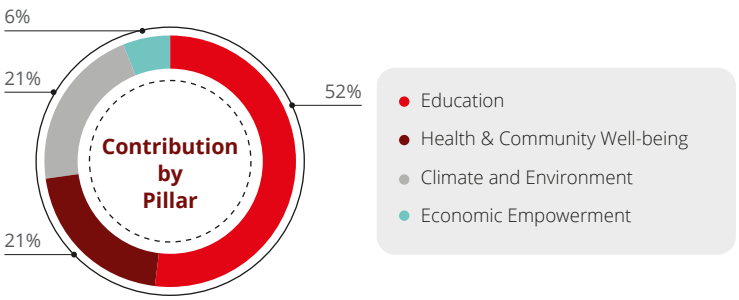
To learn more about our approach to this material topic, visit our website.

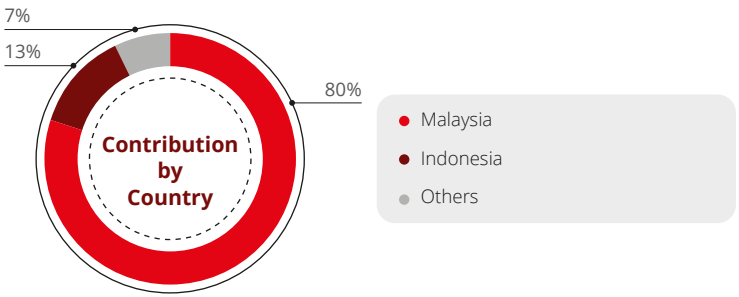
KEY HIGHLIGHTS IN 2025

- Disbursed RM28.7 million in community investments in 2025 and RM153.2 million from 2021-2025, surpassing our target of investing RM150 million over the five years to benefit communities across the region
- Recorded 200,150 volunteering hours in 2025, exceeding our annual target of 120,000 hours and reinforcing a strong culture of employee volunteerism
- Delivered 11 programmes across four adopted PPR communities, advancing education, mentorship, entrepreneurship, financial literacy and health support
- Tripled financial literacy outreach across Malaysia and Indonesia, expanding programmes to elderly communities and public-school teachers
- Empowered over 569 micro and small entrepreneurs through MicroBizReady since 2020, building business resilience and income stability
- Screened 3,974 individuals for kidney disease risk in Malaysia, with 23% referred for follow-up care to support early intervention
- Reached 1,000 malnourished children across 22 cities in Eastern Indonesia through the #CegahStunting initiative, strengthening early detection and community-based prevention
- Invested RM545,000 to restore 35 hectares of habitat in Sabah, planting 47,000 seedlings to enhance biodiversity and protect 90,000 hectares of Totally Protected Areas
- Planted 115,400 bamboo trees across Indonesia and trained 965 farmers to support sustainable livelihoods and environmental stewardship

Our corporate citizenship strategy reflects our responsibility to create lasting social and economic value for underserved segments of society. Across the region, deep and persistent gaps continue to limit equitable development — ranging from unequal access to quality education and digital tools to disparities in financial literacy, economic opportunities and social mobility. These challenges are often most acute for low-income communities, youth, women, rural populations and informal workers, who face structural barriers that prevent them from fully participating in the region's economic progress.

Anchored by CIMB Foundation in Malaysia and our Corporate Responsibility teams in the region, we channel resources toward meaningful progress under four key pillars: Education, Health and Community Well-being, Economic Empowerment and Climate and Environment. Guided by national and regional priorities, we support our partners in delivering programmes that create measurable outcomes and lasting impact for the communities we serve. In 2025, we disbursed a total of RM28.7 million to support various initiatives in the region.





Driving Purpose Through Action

REFLECTING ON FIVE YEARS OF IMPACT IN MALAYSIA

In 2021, we committed to investing RM150 million over five years to drive impact and support national priorities in the markets where we operate. Through the work of CIMB Foundation and CIMB Islamic, we have identified on-the-ground partners and assessed resource gaps to support the development of long-term programmes. These efforts aim to expand access to education, improve livelihoods and strengthen community resilience. The following is a selection of our key long-term initiatives and the impact we have created over the past five years.

EDUCATION

Teach For Malaysia

Since 2021, CIMB Foundation and Teach For Malaysia have collaborated to address educational inequity for low-income households and Orang Asli (Indigenous) communities. With over RM7 million invested, this partnership injects new talent into the education ecosystem by recruiting, training and placing our best talents in the most high-need schools across the country. The programme has supported 108 teachers through capacity development, strengthened community leadership and developed students from underserved communities into future change-makers.

Teacher Fellowship Programme – Guru Muda Pathway

Introduced in 2024 under the Ministry of Education's Malaysia Education Blueprint (2013–2025), the Novice Teacher (Guru Muda) pathway is a two-year fellowship programme delivered in collaboration with Teach For Malaysia to support early-career teachers. Participants are placed in schools with high needs where they receive training, leadership coaching and classroom-based mentorship to improve learning outcomes, helping to build Malaysia's next generation of educators.

Program Komuniti Perkasa (Powerful Community Programme)

In 2022, we supported the Program Komuniti Perkasa (PKP) which helps students learn and develop leadership and design-thinking skills through a series of workshops. Students are guided by assigned mentors to develop a solution to an issue in their community.

Over the years, the programme has supported 923 students in strengthening their leadership and resilience skills and trained 242 mentors to guide students' learning journeys. The programme also engaged over 110 community leaders to strengthen relationships and understand the issues faced by residents in the housing estate.

CASE STUDY **CIKGU D: PERSEVERANCE THAT PAYS OFF**

When Cikgu Nordiana, known affectionately as Cikgu D (Teacher D), was assigned to teach Malay at a Chinese vernacular school in Kuala Sepetang, she faced an uphill task. Her students spoke neither Malay nor English and her lessons fell flat. The stress and frustration soon affected her health.

The turning point came when she joined the Guru Muda Pathway. The fellowship equipped her with new teaching tools to overcome language barriers, including visual storytelling and play-based learning. The results were transformative. Cikgu D's students, once withdrawn, began participating eagerly and showing newfound curiosity for the Malay language.

Today, the young teacher is thriving in her role. She has rejuvenated the school library, mentors fellow teachers and continues to inspire her students. Her former pupils still return, often with handmade thank-you cards, small gestures showing their deep gratitude for her perseverance.

CASE STUDY **THE RIPPLE EFFECTS OF NAJIB'S LEADERSHIP JOURNEY**

One of the major issues impacting youths in some public housing projects is drug addiction. Najib did not see any solutions or efforts made to stop this vicious drug cycle within his community, and felt frustrated that he could not do anything to help his peers.

In 2024, Najib joined the PKP programme, which helped to develop his confidence and leadership skills. Najib chose to focus on the drug issue in his housing estate. Together with four friends, Najib developed an anti-drug campaign to raise awareness in his Program Perumahan Rakyat (PPR) community, part of Malaysia's national low-cost public housing programme. They collaborated with the National Anti-Drug Agency to organise workshops and talks to educate youths on the dangers of drug use, sparking critical conversations on making safer choices.

In 2025, Najib returned to PKP to serve as a community mentor, guiding a group of 10 to 11-year-olds through their own PKP journey. From leading his own campaign to mentoring the next cohort of student leaders, Najib's leadership now creates space for others to lead, sparking a ripple effect within his PPR community.

ECONOMIC EMPOWERMENT

MicroBizReady

From 2020 to 2024, CIMB Foundation's MicroBizReady programme has empowered more than 569 micro and small entrepreneurs from low-income communities to build business resilience. In partnership with Taylor's Education Group, the programme equips participants with critical business skills, including digitalisation, business strategy, financial management and emotional well-being.

Over RM500,000 in grants has been invested to promote inclusive entrepreneurship, empowering women, persons with disabilities and low-income households to improve their livelihoods and financial standing. Building on these results, a three-year grant was initiated in 2025 to expand support to 840 new participants across five states in Malaysia.

CASE STUDY **NURAZLIN AZMAN – FROM DUCK FARMER TO ENTREPRENEUR**

For years, Nurazlin managed a small duck farm in Perak, selling meat and eggs to support her family. High feed costs meant her profits barely covered expenses. The future seemed uncertain.

Everything changed when she joined the MicroBizReady programme. The programme provided her with practical training in financial management, business strategy and digital marketing, along with a grant to purchase essential equipment.

Nurazlin learned to develop her own feed and create value-added products, such as smoked duck curry. Her income stabilised, her confidence grew and her business began to thrive. Today, she employs single mothers and local youth, mentoring them to build their own income streams.

HEALTH AND COMMUNITY WELL-BEING

Spectruck

The CIMB 20/20 Perfect Vision Programme, delivered in partnership with Spectruck, enhances eye health and supports stronger learning outcomes for students across Malaysia, particularly those in underserved communities. By offering free vision screening and prescription glasses, the programme helps remove a critical yet commonly unnoticed barrier to learning: unaddressed vision challenges.

Since its launch in 2020, the programme has screened over 45,000 students nationwide and prescribed over 11,900 pairs of glasses. It has also expanded to reach low-income students and those living in rural areas. Ongoing screening continues to reveal the importance of early intervention in supporting academic performance and long-term eye health.

CASE STUDY **A CLEARER VIEW FOR 13-YEAR-OLD DHIA**

"Before this programme, I had trouble seeing my teacher's writing on the whiteboard and the words on the projector screen. I told my parents about it, but they couldn't afford to pay for an eye check-up for me. Then, my school announced a free eye check-up programme sponsored by CIMB Foundation, and my parents asked me to join.

During the eye test, I found out that I am short-sighted and need to wear glasses. I got to choose my own frame, which was fun! I hope this programme continues so that more students like me can check their eyesight. I will also tell my friends to join next time. Thank you, CIMB Foundation, for organising this programme and helping students like us."

CLIMATE AND ENVIRONMENT

Restoring Setiu Wetlands with WWF-Malaysia

Since 2020, CIMB Islamic has supported WWF-Malaysia in conservation efforts of the Setiu Wetlands in Terengganu, one of Malaysia's most ecologically-important coastal ecosystems. RM3 million has been invested in biodiversity monitoring, community livelihood programmes and policy advocacy to safeguard the wetlands' long-term viability, delivering measurable conservation outcomes and strengthening community participation in protecting the wetland ecosystem.

The project now serves as a model for integrated conservation programmes, linking science, community participation and economic opportunities, while strengthening resilience for both people and nature. As a result of this partnership, an additional 1,155 hectares have been proposed for protection under the Setiu Wetlands State Park Management Plan.

Camera Traps Installed
35 units

Conservation Results
Protected **274** nests and released **2,207** Painted Terrapin hatchlings

Sustainable Livelihoods
35 eco-enterprise initiatives (handicrafts, ecotourism, waste recovery)

Wildlife Species Recorded
86 species identified, including endangered wildlife

Community Engagement
Over **2,000** individuals engaged in conservation awareness activities

Driving Purpose Through Action

EDUCATION

Education is the foundation that shapes our sense of self, giving the next generation the opportunity to build the confidence needed to navigate an increasingly dynamic and competitive world. CIMB's programmes focus on making education more accessible through our scholarship programmes and practical support, especially for students from lower-income and underserved backgrounds.

ADVANCING FINANCIAL LITERACY THROUGH BE$MART

Launched in Malaysia in 2016, Be$MART is our flagship financial literacy initiative designed for university and college students, equipping them with essential financial planning skills. Delivered as a just-in-time programme, it engages youth at a pivotal transition point as they prepare to enter the workforce. Through engaging, interactive workshops, the programme equips participants with practical skills in budgeting, saving, investing, debt management, financial protection and fraud awareness.

Over the years, the programme has reached more than 23,000 students, including over 2,000 individuals across seven cohorts in 2025.

Be$MART was also replicated in Indonesia as a dedicated financial literacy programme for CIMB Niaga's local university scholarship awardees. 41 awardees from 22 universities participated in the Be$MART Advance Level programme, which introduced investment concepts and money-laundering awareness, with support from the Indonesian Financial Transaction Reports and Analysis Center. Meanwhile, 42 awardees from 21 universities joined the Be$MART Basic Level programme, focusing on future financial planning and an introduction to the financial services industry.

INNOVATIVE ONLINE LEARNING PROGRAMME FOR PRIMARY SCHOOL STUDENTS AT PPRs

As part of CIMB Group's Santuni MADANI, Satu Pemimpin Satu Kampung (One Leader One Village) initiative, CIMB Foundation launched the Innovative Online Learning and STEM Programme to support equitable access to education for underserved communities. The programme reached 360 primary school students, offering interactive learning experiences through two leading online platforms.

Overall, 85% of students demonstrated academic improvement, progressing from Mastery Level 2 (Tahap Penguasaan 2, TP2) to Mastery Levels 4 and 5 (TP4 and TP5). Digital literacy levels also doubled to 87%.

In addition, 180 students and their families joined engagement events that provided learning support beyond the classroom. This led to higher participation rates, and students reporting clearer understanding and higher motivation levels in their studies.

- MyGuru delivered live online tuition for core subjects such as English, Bahasa Melayu, Science and Mathematics, complemented by interactive tools such as MyLessons and MyQuestions. Students also took part in enrichment activities focused on Science, Technology, Engineering, Art and Mathematics, including robotics workshops and wellness programmes.
- Pandai, an online learning app aligned with the national curriculum, offered personalised quizzes, experiments, tests and live tuition. A total of 1,348 hours of live tuition were delivered and students answered more than 20,000 questions throughout the programme.

CLOSING THE GAP

Developed in partnership with Yayasan Tunku Abdul Rahman, the Closing The Gap (CTG) programme supports Malaysia's goal of equitable access to higher education. The initiative focuses on enabling high-potential youth from disadvantaged backgrounds to overcome systemic barriers and pursue ambitious academic pathways. Through structured mentoring, guidance and experiential learning, CTG equips students with the confidence, skills and resources to navigate their post-SPM journey (Sijil Pelajaran Malaysia, Malaysia's national secondary school examination) — transforming aspirations into attainable goals.

In 2025, 65 scholars participated in the University Residential Camp at the University of Nottingham Malaysia. The immersive five-day programme exposed students to eight academic streams and offered 32 tutorial sessions that simulated real university classes. Participants also engaged in practical workshops covering résumé writing, scholarship interviews and presentation skills. By the end of the camp, 92% of students reported feeling better prepared to navigate their post-SPM pathways.

Beyond academic exposure, the camp also focused on strengthening essential life skills, helping students to develop critical thinking, teamwork and stress-management skills and equipping them with the confidence and resilience needed to thrive in higher education and their future careers.

ECONOMIC EMPOWERMENT

CIMB believes in helping people build livelihoods. Through skills training, mentoring and access to income opportunities, we support individuals, particularly women and low-income communities, in strengthening their financial independence and resilience. Working with partners across the region, we design programmes that expand employability, nurture entrepreneurship and equip participants to thrive in a challenging and changing economy.

KOMUNITI TUKANG JAHIT UPSKILL SEWING PROGRAMME

In collaboration with Komuniti Tukang Jahit, a community-based network of local tailors, the Upskill Sewing Programme empowered women from underserved and low-income communities in the Klang Valley with advanced sewing skills, exposure to design innovation and opportunities for a new income stream.

The programme onboarded 34 participants, of whom 22 completed the training. Among the graduates, 18 continued to take sewing orders, with an average monthly earning of RM494, nearly double the initial target. The majority of graduates can now produce commercial-grade products and a few are ready to expand into home-based enterprises.

#SEKODLAH TECHIVE

In partnership with the Forest Interactive Foundation, CIMB supported the #seKODlah TecHive Digital Technology Upskilling Programme to develop Malaysia's talent pool for the technology and innovation sectors. This initiative included workshops and activities such as TechBoot Camp and Hackathons, combining coding, data analytics and problem-solving with exposure to real industry practices.

In 2025, the programme benefitted 34 participants, providing them with technical and soft skills for the digital economy, with participants reporting greater motivation and a sense of purpose after applying their new skills to real-world projects. Following the programme, 23 out of 34 participants received job offers and half are now employed in the digital sector.

#JADIBERKELANJUTAN

Since 2022, CIMB Niaga has delivered financial literacy training to 979 MSME participants and provided a series of business development training and interest-free financing to 150 MSMEs. In 2025, we expanded the programme's reach to Banjarmasin, Kendari, Lombok and Pontianak and also activated three MSME communities in Balikpapan, Makassar and Manado.

HEALTH AND COMMUNITY WELL-BEING

At CIMB Group, we believe that good health and well-being are fundamental to strong and vibrant communities. Our efforts go beyond financial services to advancing holistic community resilience. Through preventive health programmes, child nutrition initiatives, emergency relief and broader social inclusion efforts, we work with trusted partners to deliver essential healthcare services to remote and underserved areas while supporting the healthy development of children and families across ASEAN. Guided by local needs, we foster inclusive development, reduce socioeconomic disparities and build more resilient communities through sustained engagement, resource mobilisation and coordinated action. By collaborating with government, industry and civil society, we aim to scale meaningful, long-term solutions that enable people to live healthier, safer and more connected lives.

SATU PEMIMPIN SATU KAMPUNG SANTUNI MADANI

The Santuni MADANI, Satu Pemimpin Satu Kampung initiative is a Malaysian community-centred programme under the broader Malaysia MADANI framework, designed to strengthen socio-economic development in underserved and rural communities. The initiative encourages leaders and agencies to adopt specific villages or communities, engage residents in dialogue to understand their socio-economic needs and work collaboratively on lasting solutions.

Driving Purpose Through Action

CIMB has pledged RM3.6 million in support of community programmes and services over two years, aiming to benefit around 9,000 residents across four public housing areas in the Klang Valley — PPR Pinggiran Bukit Jalil, PPR Lembah Subang, Perumahan Awam Seri Selangor, and PPR Seri Alam.

We have started engaging local leaders in these communities to understand their needs and how we can support them through our programmes developed with partners. We aim to address multiple community needs holistically through 11 programmes that range from entrepreneurship and income generation training (including iTEKAD Program Keusahawanan CIMB Islamic-Taylor, iTEKAD CIMB Islamic Rider Enterpreneur Programme and CIMB MicroBizReady), to upskilling in sewing and micro-enterprise development and education support through free tuition, teacher training and literacy initiatives.

NATIONAL KIDNEY FOUNDATION

In Malaysia, the prevalence of chronic kidney disease is estimated at 15% of the population, while incidence of end-stage renal diseases have increased 1.5-fold. To curb the rise in kidney disease prevalence, CIMB Foundation has supported the National Kidney Foundation over the past few years to expand screening services for high-risk individuals, enhance early detection and improve public awareness. Over 3,974 individuals were screened in 2025, of whom 23% required additional follow-up.

#CEGAHSTUNTING

CIMB Niaga collaborated with UNICEF through the #CegahStunting initiative, supporting early detection of malnutrition among children in Kupang, East Nusa Tenggara (ENT). In 2025, the programme reached 100 Early Childhood Education (ECE) centres, trained 452 teachers and 150 Posyandu cadres and conducted Mid-Upper Arm Circumference (MUAC) screening for 1,119 children. Additionally, 1,755 parents and caregivers joined parenting classes, learned MUAC home-monitoring techniques and received MUAC tapes. Advocacy led by Bunda PAUD ENT further helped elevate MUAC awareness at the national level. Furthermore, all 100 ECE centres established school gardens, integrating gardening activities with nutrition education.

HUMANITARIAN AID AND NATURAL DISASTER RELIEF

Extreme weather events are rising in frequency and severity, disrupting lives and livelihoods across ASEAN. CIMB supports recovery efforts through CIMB Foundation and national partners, delivering essential supplies and supporting long-term recovery initiatives to help affected communities rebuild.

As a member of the Group Disaster Response Network in Malaysia, led by the National Disaster Management Agency and coordinated by MERCY Malaysia, CIMB contributes through financial support, on-ground volunteer mobilisation and logistical coordination to enable timely relief to reach affected communities. We also leverage our nationwide branch network and staff volunteers to support distribution efforts and contribute resources to emergency supplies, recovery programmes and community resilience initiatives.

Kembara Kitchen Disaster Aid Programme

Since 2021, CIMB Foundation has partnered with Kembara Kitchen to provide food assistance to communities affected by disasters. In 2025, we enabled the supply of 90,000 ready-to-eat Hero Meals in Malaysia, representing a 12.5% increase from 2024. With a two-year shelf life, these nutritious meals are stockpiled for rapid deployment, reducing food waste while providing efficient, life-saving relief during crises.

Flood Relief

Through the CIMB Flood Relief Assistance Plan, affected individuals and MSMEs in Malaysia can apply for a six-month payment relief on loans and financing products, with late charges and card replacement fees waived. Businesses in need of additional support can apply for a disaster relief facility of up to RM700,000 at a preferential financing rate. We also work closely with our insurance partners to fast-track flood-related claims and deliver immediate assistance.

In 2025, CIMB Foundation and CIMB Islamic committed RM2.5 million in aid to support flood recovery in Malaysia, while in Vietnam we mobilised funds and donations of pre-loved clothing for communities affected by Typhoons Bualoi, Matmo and Yagi.

Supporting Communities Affected by Conflicts

In response to the Thai-Cambodia border clashes, CIMB Cambodia provided humanitarian assistance to families and communities affected by the conflict. Support was channelled through the Association of Banks in Cambodia, the National Bank of Cambodia and direct distributions to displaced families.

The assistance included essential relief items such as food, blankets, medicines and other basic necessities to help families during this period of disruption.

CLIMATE AND ENVIRONMENT

Across the region, we work alongside experts, research institutions and local communities to restore forests, protect endangered wildlife and build climate resilience. Through initiatives such as mangrove restoration and habitat conservation, we aim to safeguard and restore the natural balance that our livelihoods and economies depend on.

ECOSAVE-i: WWF–MALAYSIA ULU KALUMPANG FOREST RESERVE HABITAT RESTORATION

CIMB Islamic Bank, in collaboration with WWF–Malaysia, committed RM545,000 through its EcoSave-i fund to restore habitats in the Ulu Kalumpang Forest Reserve in Sabah.

The two-year project will cover 35 hectares of riparian habitats and plant 40,000 seedlings, thereby enhancing ecological connectivity and helping to support 90,000 hectares of Totally Protected Areas, including Ulu Kalumpang, Mt Wullersdorf and Tawau Hills Park.

The effort supports biodiversity conservation for endangered species, including the Bornean Banteng, orangutans and elephants. It will also strengthen ecosystem services, such as carbon sequestration and riverbank erosion control, improve wildlife protection by reducing poaching and create livelihood opportunities for up to 30 individuals in local communities.

> ***"For over a decade, WWF-Malaysia's partnership with CIMB Islamic has helped protect some of our country's most important landscapes while uplifting communities that depend on them."***
>
> **— Sophia Lim, Executive Director / Chief Executive Officer, WWF-Malaysia**

ECOSAVE-i: CONSERVATION OF EDU-FOREST UPSI

Through a RM500,000 allocation from the EcoSave-i fund, CIMB Islamic supports the conservation of the Edu-Forest at Universiti Pendidikan Sultan Idris in Perak. This programme combines research, education and community engagement to enhance forest biodiversity while promoting sustainable management practices.

Key activities include tree planting, forest trail maintenance, bird and tree inventories, seed collection and the construction of an observatory station. Long-term outcomes of the project include preserving the Edu-Forest and Behrang Forest, improving habitat quality for native wildlife, enhancing environmental awareness and generating economic benefits for surrounding communities through income from tourism opportunities.

RESTORING BORNEAN ELEPHANT HABITATS IN SABAH

CIMB partners with the Borneo Rhino Alliance to support the return of Bornean elephants to the Tabin Wildlife Reserve in Sabah. Efforts include expanding managed grasslands and improving access to mineral resources to support local biodiversity. Herds of elephants continue to return to the area, marking a milestone in species recovery and the restoration of ecological balance.

TREE PLANTING AND REFORESTATION

CIMB supports bamboo replanting and reforestation initiatives in Indonesia and Cambodia to strengthen community livelihoods and contribute to greener landscapes.

Since 2021, CIMB Niaga has supported the planting of 115,400 bamboo plants across four locations — Rarung (West Nusa Tenggara), Manggarai Raya (East Nusa Tenggara), Ngada (East Nusa Tenggara) and Ngargoretno (Central Java). In addition, the Bank has initiated the development of eco-education tourism villages in two locations in West and East Nusa Tenggara. Throughout 2025, CIMB Niaga also provided training to 965 farmers and local community members across its bamboo programme sites to enhance knowledge, strengthen capacity and support long-term environmental stewardship.

In Cambodia, we planted 2,000 tree saplings at the Angkor-CIMB Park in Siem Reap in collaboration with customers and communities to commemorate Tree Planting Day and a further 1,100 trees at Trapeang Sangke Community-Based Ecotourism in Kampot Province.

Driving Purpose Through Action

EMPLOYEE VOLUNTEERISM

Volunteerism is an important way for #teamCIMB to live our values and contribute to shared progress. By working alongside our partners, #teamCIMB builds deeper connections with the communities around us, strengthens empathy and teamwork and supports the social and environmental ecosystems that we depend on.

In 2025, we dedicated 200,150 hours across more than 33,000 employees to support communities and protect the environment across our markets. From addressing food insecurity and promoting financial literacy to restoring natural ecosystems, our people turned purpose into practical impact.

Rise Against Hunger: CIMB Foundation and Group Wholesale Banking partnered with Rise Against Hunger to pack and distribute 40,000 fortified meal boxes to Orang Asli communities, orphanages, old folks' homes and underserved families across Malaysia.

Tree Planting at Sireh Park: #teamCIMB planted 1,000 trees at Iskandar Puteri in Johor, contributing to local biodiversity restoration and urban greening efforts.

Financial Literacy Programme at Sekolah Angkat MADANI: We used FINCO's Ringgit Rules modules to teach budgeting, saving and smart financial decision-making through engaging, student-friendly content at 10 adopted schools.

Dry Food Provision Initiative: #teamCIMB supported Malaysian NGO, Kechara Soup Kitchen's mission to provide essential groceries to 600 families every six weeks, helping reduce food insecurity and strengthen community resilience.

CIMB Niaga's River Health Clean-Up: More than 500 CIMBians participated in the river clean-up, removing 2,246 kg of waste and supporting upstream restoration efforts as part of Employee Volunteer Day.

Mission Possible: Charity Against Stunting: At the 2025 Senior Leaders Conference in Bandung, more than 100 senior leaders from CIMB Niaga participated in collaborative fundraising activities to support stunting prevention efforts. The initiative, held at Taman Hutan Raya Ir. H. Djuanda, strengthened CIMB Niaga's ongoing collaboration with UNICEF to combat malnutrition in Kupang, East Nusa Tenggara.

Responsible Waste Management: We carried out various employee volunteering initiatives, including religious donations, clothing and book collections, blood drives and disaster relief efforts.

As part of this, CIMB Niaga organised the ABCDE Challenge, collecting 6,869 kg of waste including paper and cardboard, plastics, used cooking oil, electronic waste and metal cans.

Community Outreach: Over 90 employees planted more than 600 trees, supporting mangrove clean-up and ecosystem restoration as part of the Royal Merit-Making volunteer activities at Bang Pu.

Our employees also donated over 1,018 units of blood, potentially saving 3,054 lives, as part of a long-standing blood donation programme through the "Give Life Blood" campaign.

Driving Positive Change: Over 50 CIMBians planted 1,100 mangrove trees at the Trapeang Sangke Community-Based Ecotourism, Kampot Province.

Employees also volunteered at the Coconut School at Kirirom National Park supporting more than 100 children and contributing to the charity's mission of making quality education accessible to children in rural areas.

Promoting Financial Literacy: We organised Project Asenso, a financial-inclusion and social-empowerment initiative. In addition to an online financial literacy webinar for MSMEs, we donated in-kind services and goods to the elderly and the youth, as well as ₱100,000 towards Gawad Kalinga, an NGO committed to poverty alleviation and nation-building.

Grassroots Engagement: Over 150 CIMBians volunteered with Food from the Heart, an independent food charity, and Kindle Garden, Singapore's first inclusive preschool. We also partnered with the Community Chest, enabling #teamCIMB's contributions to reach over 150 social service agencies across multiple causes, including persons with disabilities, families in need, at-risk youth and seniors.

Community Assistance: Through a range of volunteering engagements with local communities, we planted 5,100 trees, upcycled 50 laptops, and installed solar-powered water purification facilities at a school with 400 students.

Driving Purpose Through Action

TALENT ATTRACTION, GROWTH AND RETENTION

To learn more about our approach to this material topic, visit our website.

KEY HIGHLIGHTS IN 2025

- Facilitated over 120 regional mobility opportunities to enhance career development
- Invested RM105 million in training and development, delivering 2.16 million training hours and equipping 16,780 employees with critical skills including digital, data and AI capabilities, representing half of our workforce upskilled Group-wide
- 66,227 sustainability training hours delivered to 10,040 employees through the Sustainability Academy to deepen sustainability capabilities
- Celebrated 10 years of the CIMB ASEAN Scholarship, having supported 144 scholars with total disbursements of RM82.4 million
- Over 1,092 talents developed under The Complete Banker™ (TCB) programme since its inception
- PROTÉGÉ hiring increased by 13% year-on-year in 2025, supporting Malaysia's government-led graduate employability programme and strengthening our early-career talent pipeline

ADVANCING OUR PEOPLE JOURNEY

CIMB's Forward30 strategy is deeply people-centric. As we strive for long-term progress, we remain committed to empowering our employees, not only to support the Bank's future but also to enable their personal development, aspirations and well-being.

We support our workforce across three key priorities:

- **Building a Simpler, Better and Faster Employee Experience**
  Driving organisational excellence by simplifying processes, enhancing systems and optimising structures so our people can focus on what truly matters. We strive to make every workforce interaction — from learning and career development to hiring and employee support — simpler, better and faster. By reimagining how we work and strengthening the overall employee experience, we create an agile, efficient and empowering environment that enables our people to perform with clarity, speed and impact.

- **Developing Future-Ready Talent and Capabilities**
  Investing deeply in our people by empowering them to thrive in a rapidly evolving world of work. We focus on equipping our workforce with future-ready capabilities through continuous learning, structured coaching and tailored development pathways. Beyond role evolution and leadership development, we also open doors to regional mobility and cross-market exposure, enabling employees to broaden their horizons and build the skills needed to support CIMB's ambitions across ASEAN. By nurturing talent at every level, we strengthen our organisation's capacity to adapt, innovate and lead into the future.

- **Fostering Purpose and Belonging**
  Nurturing a culture grounded in our Purpose and EPICC values, where every individual feels valued, supported and inspired to contribute their best. We strive to build a workplace where people take pride in the impact they create and understand how their roles connect to CIMB's broader purpose of Advancing Customers and Society. By fostering connection, trust and recognition, we cultivate a sense of shared ownership and belonging that strengthens engagement and motivates our people to move forward together with CIMB.

TALENT DEVELOPMENT FOR A CHANGING WORLD

Our people are the reason we have come this far, and they are the reason we will keep moving forward, doing more and doing better. In 2025, we deepened our commitment to developing talent at every stage, from young professionals to senior leaders — through programmes that strengthen skills, broaden perspectives and prepare #teamCIMB for the future of work.

By fostering a culture of continuous learning and equipping our people across the region with critical capabilities, we are shaping an agile and empowered #teamCIMB, ready to lead change, create value and advance our shared Forward30 ambitions.

INSPIRING AND CONNECTING WITH FUTURE TALENT

Scholarships

Our flagship CIMB ASEAN Scholarship programme, in partnership with CIMB Foundation, is one way we are helping students unlock their potential and pursue meaningful careers. Each year, the programme supports promising students to study at leading universities locally and abroad. Many have gone on to shape positive change in their communities and industries.

In 2025, 11 new scholarships were awarded to top students across ASEAN. This year also marked the 10th anniversary of our scholarship programme, which has helped 144 scholars since its introduction in 2016, with total disbursements of RM82.4 million to date. We celebrated this milestone by bringing together past and present scholars to recognise our 2025 recipients and reflect on a decade of shared commitment to advancing education across the region.

CIMB Niaga awarded scholarships to 50 students from 24 universities across Indonesia in 2025. As part of their self-development journey, the scholars organised a series of social and volunteer activities that reached 90 orphanages in Jakarta and Yogyakarta.

Scholars from across ASEAN at the CIMB ASEAN Scholarship 10th Anniversary celebration, recognising a decade of supporting regional talent.

Apprenticeships

We invest in young people by creating hands-on learning pathways that help them gain experience, build confidence and embark on meaningful careers.

The CIMB Headstart Internship Programme (CHIP) provides students with impactful, real-world exposure across diverse business functions. Anchored on a structured curriculum and guided mentorship, participants develop practical skills that ease their transition from classroom to workplace.

In 2025, the programme saw strong traction, with increased interest from top-tier global universities alongside deeper engagement with leading local institutions. CHIP also underwent significant scale-up, nearly tripling in size between 2023 and 2025, reflecting its growing success as a strategic channel for talent identification.

The Professional Training and Education for Growing Entrepreneurs (PROTÉGÉ) programme supports fresh graduates through an eight-month journey that explores the banking industry while building employability and entrepreneurial capabilities. With a 13% year-on-year increase in intake, the programme continues to meet the rising demand for industry-ready graduates. It plays a vital role in preparing participants for dynamic careers in banking and beyond.

In Indonesia, CIMB Niaga's CIPTA Apprenticeship Programme offers fresh graduates six specialised tracks; CIPTA Teller, CIPTA Customer Service, CIPTA IT Developer, CIPTA IT Testing Management, CIPTA Analyst and CIPTA Talent Acquisition. These pathways combine real-world exposure with structured training to build the confidence and skills needed to succeed in professional settings.

Graduate Programmes

The Complete Banker™ (TCB), our award-winning graduate programme, provides participants with regional exposure and immersive development opportunities. Each TCBian receives personalised mentorship, rotational placements and training in areas such as business acumen, sustainability, risk management and data analytics, preparing them to navigate a complex and evolving banking landscape.

KEY OUTCOMES

- The CIMB ASEAN Scholarship has supported 144 scholars to pursue their degrees at top-tier universities in the last 10 years
- The TCB programme has, since inception, trained 1,092 graduates across the region for roles that contribute to both business outcomes and broader societal progress

Driving Purpose Through Action

CIMB Voices **Au Yong Jin from Malaysia**

The inaugural recipient of the CIMB ASEAN Scholarship in 2016, Au Yong Jin graduated with First Class Honours from the London School of Economics and Political Science in 2019, before joining the TCB programme in 2019. He attained the CFA Charter in February 2022, also sponsored by CIMB.

Today, as an Associate Director in the Treasury and Markets Global Credit Trading team, he reflects on CIMB's empowering culture — having been entrusted with meaningful responsibilities early on and supported by strong mentorship across Corporate and Investment Banking, Strategy and Transformation and Treasury and Markets — which reaffirms his belief that CIMB genuinely invests in its people.

CIMB Voices **Ponhneath from Cambodia**

Ponhneath gained early experience at CIMB Cambodia as an intern. As a CIMB ASEAN Scholar, she graduated with a Chemical Engineering degree from McGill University in Canada, winning the McGill Ian McLachlin Entrepreneurship in Engineering Prize.

Ponhneath joined the TCB programme during the COVID period. Despite pandemic challenges, she completed impactful rotations across Consumer and Commercial Banking, gaining strong front-line experience. In CIMB Cambodia, she has helped establish the Strategy department, overseeing the Bank's transformation, under the CEO's Office. Today, she is with the Risk Management department, playing a key role in shaping credit policies, conducting credit assessments, managing portfolios and supporting key credit and asset quality committees.

She shares that the strong role models and leaders at CIMB have been instrumental in her development, shaping her perspectives and challenging her to continuously raise the bar.

Entry Level Programme

Launched in 2025, the Entry Level Programme (ELP) is another way CIMB is bringing our purpose of Advancing Customers and Society to life, by nurturing the next generation of talent and preparing #teamCIMB to meet the changing needs of customers and communities in the region. Designed for fresh graduates, the programme provides a structured pathway into banking, with targeted rotations across key business areas.

Participants follow one of two tracks, Operations or Digital and Data, gaining practical experience, developing cross-functional skills and understanding the inner workings of a leading ASEAN bank. Through guided learning and real-world exposure, participants build the skills, agility and mindset needed to pursue long-term success, both within CIMB and across the industry.

CIMB Niaga deployed the CIPTA IT Developer and CIPTA IT Testing Management Programme to equip graduates with industry-relevant technical skills and accelerate their readiness as developers and testers. To date, approximately 300 fresh graduates have been trained under these programmes, strengthening our internal technology talent pipeline and supporting the advancement of digital capabilities across the organisation.

Connecting with Future Talent

To attract and connect with top talent across ASEAN, we rolled out a series of initiatives that position CIMB as a values-driven and future-ready employer. Our GenAI Hackathon created a platform for tech-driven problem-solving, engaging with young digital talent and offering job opportunities.

We also expanded our signature outreach programmes beyond Malaysia, connecting with Malaysian talents abroad through immersive engagements that offered a closer look at careers in banking and life at CIMB. Our ASEAN CEOs met with students during the CIMB Discovery Day: ASEAN Edition, while our LinkedIn Live sessions offered real-time insights into leadership, work culture and employee experiences.

LEARNING AND DEVELOPMENT

As part of our Forward30 strategy, we continue to prioritise building the capabilities our people need to meet evolving challenges, not only to do well within CIMB, but to contribute meaningfully to the communities and economies we serve. In this fast-changing world, remaining competitive demands more than just skills — it calls for an adaptable mindset and a commitment to continuous learning. By investing in our people's capabilities, we empower #teamCIMB to drive innovation and raise the bar for excellence in our industry.

In 2025, the Group invested RM105 million in learning and development initiatives aimed at equipping employees with future-ready capabilities, particularly in areas such as digitalisation, data, artificial intelligence and sustainability. 2.16 million hours of learning were logged, reflecting a continued focus on upskilling, reskilling and career development across the organisation to support our employees.

CIMB University

CIMB University is the Group's core vehicle for capability building and workforce development, designed to elevate the learning experience for employees across the organisation. Structured around four business schools and eight specialised academies — including Sustainability, Digital and Data, Islamic Finance and Leadership and Management — CIMB University offers both broad-based and role-specific learning pathways that are closely aligned with the Bank's business priorities and strategic ambitions.

Through a modular approach, employees can chart personalised development journeys tailored to their roles and individual needs. Whether through professional qualifications, talent programmes, or needs-based learning, CIMB University encourages every employee to take charge of their development while enabling organisation-wide reskilling, upskilling and performance enhancement.

In 2025, CIMB's efforts were recognised with a Gold award for Excellence in Learning and Development at the HR Excellence Awards 2025, reaffirming our commitment to building a future-ready agile and high-performing workforce that can lead in a rapidly evolving industry landscape.

Building the Next Gen Workforce

We are committed to shaping a workforce that thrives in an era of rapid technological change. This means empowering #teamCIMB with the skills, tools and mindset to lead in a digital-first world.

Curated Blended Learning Journeys

CIMB continues to accelerate learning and digital readiness through curated blended learning journeys delivered via leading digital content libraries such as Pluralsight, Skillsoft and Udemy. These tailored pathways are designed for critical roles across Group Technology, Retail Enterprise Banking Junior Sales and People Managers as well as Preferred Relationship Managers. Approximately 600 CIMBians in critical roles are pursuing structured learning pathways, accelerating their digital fluency and capabilities.

AI Festival: Shaping the Future with AI

CIMB launched its first-ever AI Festival, a month dedicated to exploring how AI will transform the way we work and serve our customers. The festival brought together employees across the Group to turn curiosity into capability. From the energy of the Azure Hackathon to the creativity of our Prompt-a-thon sessions, colleagues engaged in hands-on learning, strengthening their prompt engineering skills and developing practical AI solutions for real-world applications. In parallel, through our partnership with Microsoft, 900 colleagues deepened their expertise in cutting-edge AI tools.

KEY OUTCOME

More than 4,000 employees across the Group have been upskilled in AI, strengthening our capabilities to apply AI across our operations and deliver greater value to customers

Virtual Reality Learning with Gen AI Integration

CIMB Niaga runs an immersive learning programme that integrates Virtual Reality (VR) with Generative AI to elevate employee training. The platform offers simulated customer interactions, adaptive learning journeys and live feedback mechanisms, enhancing engagement and relevance. By merging the realism of VR with the responsiveness of AI, we are creating realistic learning experiences that are personalised and scalable.

Embedding Sustainability into Our DNA

Building a mindset of responsible banking throughout the Group is essential for integrating sustainability into every aspect of how CIMB thinks, makes decisions and operates. To anchor this effort, CIMB established the Sustainability Academy in 2022 as a regional platform to build sustainability capabilities across all employee segments — from the general employee population to senior leadership and role-critical teams across ASEAN.

Equipping Our People with Foundational Sustainability Capabilities

Since its inception, the Academy has steadily expanded both its scope and influence. In September 2024, we introduced the CIMB Certified Sustainability Associate Programme: White Belt to foster a robust sustainability foundation throughout the organisation. By the end of 2025, 84% of employees had successfully completed the White Belt programme.

We have also established structured development pathways for 10 key roles that are essential to advancing sustainable finance at CIMB, including Wholesale, Commercial and Consumer Banking, internal audit, risk management and other enabling functions. These programmes equip employees with practical, role-specific sustainability skills and prepare them for more advanced or specialised learning opportunities. In 2025, CIMB launched the Certified Sustainability Practitioner Programme: Yellow Belt, designed to strengthen critical sustainable finance capabilities, especially for Corporate and Commercial frontliners. This blended programme, which spans approximately 15 to 16 hours, combines self-paced online modules with instructor-led sessions to support comprehensive learning.

Driving Purpose Through Action

Core modules cover topics such as CIMB's Sustainability Strategy and Philosophy, the low-carbon transition and the interlinkages between inequality and climate change. To enhance practical application, instructor-led sessions contextualise sustainability within day-to-day operations and client engagement, including applied discussions on solar energy and energy efficiency financing.

By linking sustainability principles to daily roles, the programme deepens our frontliners' understanding of sustainable finance, CIMB's sustainability operating model and the application of sustainability considerations in products, policies and client conversations. It also builds technical capability for teams involved in structuring and delivering solutions aligned with the Green, Social, Sustainable Impact Products and Services framework and the Group's Net Zero commitments.

Building Advanced Sustainability Expertise

Beyond foundational learning, CIMB is deepening sustainability expertise through advanced Green Belt programmes. Selected employees have completed programmes such as the CFA Institute's Certificate in ESG Investing, GRI Professional Certification, GARP Sustainability and Climate Risk Certificate, Solar Energy Financing (Intermediate and Advanced) and sectoral deep-dive modules under the CIMB Sustainability Insight Series.

Looking ahead, CIMB plans to roll out advanced Blue and Black Belt learning journeys to deepen sectoral and thematic expertise, with a strong emphasis on experiential learning.

CIMB's dedication to developing sustainability capabilities and integrating responsible practices throughout our workforce was acknowledged at the Employee Experience Awards 2025, where we received the Gold award for Best ESG Programme.

TALENT MOBILITY AND LEADERSHIP PATHWAYS

Navigating My Career

In 2025, we rolled out the Navigating My Career (NMC) platform across all divisions in Malaysia, empowering employees to take greater ownership of their professional development. Through NMC, employees can visualise career pathways, assess their skills and competencies and receive personalised learning recommendations from a comprehensive library of skill-based modules.

Since its launch, NMC has driven stronger engagement in self-directed learning and career planning, with more employees actively mapping their development goals, completing skills assessments and exploring internal mobility opportunities.

Supporting Career Mobility and Progression

At CIMB, we believe borders should never limit career progression. We create opportunities for our people to learn, move and thrive across the Group, supporting their aspirations through internal mobility, regional rotations, and cross-functional projects. Our mobility framework reflects our conviction that every step forward, sideways or across borders expands horizons and deepens connection to CIMB.

Through the Forward Your Career platform, employees are empowered to explore roles that align with their skill sets and ambitions. Our TCB associates benefit from ASEAN-wide rotations, while talents gain from short-term assignments and secondments to other functions, which promote collaboration and knowledge exchange.

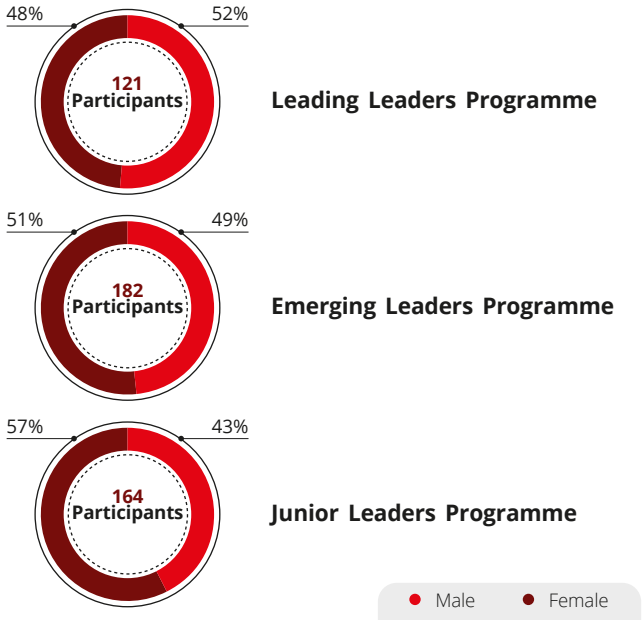
KEY OUTCOME

In 2025, we facilitated over 120 regional mobility opportunities across our ASEAN footprint, while continuing to support internal movements within countries

Shaping Future-Ready Leadership

CIMB's Signature Leadership Programmes

CIMB's Signature Leadership Programmes are designed to shape a future-ready and values-driven leadership bench across the Group. Lasting 12 to 18 months, these programmes blend leadership development with technical upskilling, offering industry immersion experiences, study tours and group coaching. Delivered in collaboration with world-class institutions — including the International Institute for Management Development and Melbourne Business School — participants gain global perspectives while sharpening practical leadership capabilities.



KEY OUTCOME

Since 2023, a total of 467 talents from various countries have joined our Signature Leadership Programmes across 14 cohorts, nine of which are still ongoing

Digital Coaching for Senior Leadership

We launched the Digital Coaching Programme in early 2025, a six-month virtual initiative that connects senior leaders with professionally-certified coaches for tailored programmes in leadership, performance, career navigation and well-being. By using technology to expand access to personalised coaching, we are strengthening our leadership pipeline and helping our people to lead with purpose, confidence and adaptability.

The pilot programme engaged 75 leaders from Malaysia and Indonesia, delivering over 275 hours of coaching and achieving a remarkable 95.6% advocacy score. Following its success, the programme is now being scaled regionally to reach even more leaders in different countries.

Lead with EPICC and Purpose Programme

Launched in 2025, the Lead with EPICC and Purpose (LEAP) programme is CIMB's latest leadership development initiative designed to strengthen the capabilities of our people managers and middle managers. LEAP offers a four-month blended learning journey that combines self-paced courses, virtual masterclasses, in-person workshops and group coaching sessions led by experts from Columbia Business School.

Grounded in our EPICC values: Enabling Talent, Passion for Success, Integrity and Accountability, Collaboration and Customer Centricity, the programme sharpens core leadership competencies while fostering strategic thinking, adaptability and data fluency. The first cohort was launched in Malaysia, and plans for additional cohorts and a regional rollout are underway.

LIVING OUR PURPOSE IN AN EPICC WORKPLACE

ADVANCING CUSTOMERS AND SOCIETY: CONNECTING #teamCIMB TO OUR PURPOSE

At CIMB, our purpose of Advancing Customers and Society is a compass that guides why and how we work and the difference we aim to make for customers and society.

In 2025, we set out to help our people across the region connect with our purpose on a deeper level. Through roadshows, townhalls, podcasts, surveys, gamified campaigns and storytelling sessions, we created space for reflection, for people to pause, step back from their daily routines and see the bigger picture behind the everyday. We invited people to consider how their roles, no matter what function or where they are in the organisation, contribute to our larger purpose.

Leadership plays a central role in this journey. Our leaders lead by example, not just in what they say but also in what they do. Through stories, conversations and moments of self-discovery, we remind our people that every action, whether serving a customer, solving a problem or supporting a teammate, ripples out to create impact far beyond themselves.

This is how #teamCIMB's purpose comes alive. It transforms work from a checklist of tasks into a source of meaning. The mindset shifts from asking what needs to be done today, to understanding why it matters tomorrow. It allows us to move away from habit and embrace intention. When purpose is part of our DNA, work becomes something we do with intention and care.

We saw this spirit shine through the inspiring initiatives recognised at the EPICC Excellence Awards, where we honour employees who embody our values and bring our Purpose to life by making a difference for customers and colleagues. Whether simplifying legacy processes, stepping in during urgent moments or finding new ways to collaborate across borders, these stories show what our purpose looks like in action.

EPICC WORK CULTURE

Purpose defines why we exist. EPICC defines how we deliver it.

Our EPICC values guide our daily interactions with customers, colleagues and communities, shaping the way we lead, support and work together as one #teamCIMB. By embracing EPICC, our individual actions create a collective impact, transforming our purpose from a shared aspiration into tangible, measurable outcomes.

By embedding EPICC into performance management, leadership development, succession planning and recognition platforms, purpose is embedded into both systems and behaviours. This alignment strengthens organisational coherence, builds trust and enables value creation for the long-term.

Driving Purpose Through Action

In 2025, our teams across ASEAN brought EPICC to life through initiatives that strengthened relationships, sparked pride and made a difference on the ground.

Malaysia

- **Change Agent Network (CAN):** Continued activation and development of CAN across divisions to deepen understanding and embed EPICC into daily life
- **EPICC Hour:** Driven by CAN, EPICC Hour brought people together through team-bonding activities curated across divisions, bringing EPICC values to life
- **Staff Raya EPICC Open House:** Brought together over 2,800 CIMBians to celebrate Hari Raya, featuring staff-led activity booths and vendors supported by CIMB Foundation, highlighting our vibrant community spirit and cultural connections

Indonesia

- **Duta EPICC:** Handpicked employees to serve as culture ambassadors to lead engagements, workshops and team initiatives that spark collaboration and deepen the EPICC spirit across the Bank
- **Studio EPICC Podcast:** Provided an internal platform to share our EPICC values, communicate events and latest products, with episodes featuring topics such as our Sharia Spin-Off, CSR and Forward30
- **EPICC Stories:** Provided a platform for employees to share and celebrate colleagues who exemplify CIMB's EPICC values through their everyday actions and personal stories
- **SHINE:** Brought together employees passionate about sports and volunteering to foster connection and well-being through monthly gatherings, featuring activities such as football, basketball, Zumba, yoga and CSR initiatives

Singapore

- **Spot EPICC Everyday (S.E.E.) Campaign:** Encouraged #teamCIMB to celebrate and recognise colleagues exemplifying the EPICC values by nominating them as EPICC Humans
- **Reinforced Belonging and Appreciation:** Hosted initiatives such as E-A-T (EPICC Appreciation Treats), festive luncheons, the staff Dinner and Dance and well-being efforts such as the annual flu vaccination drive, on-site health screenings and virtual wellness talks

Vietnam

- **Purpose Impact Award:** Recognised and celebrated individuals and teams whose actions and projects advance customers and society by making services, processes and experiences simpler, better and faster

Thailand

- **EPICC Captain Programme:** Nominated employees to act as Change Agents, raising awareness and embedding EPICC into daily work life
- **CIMB Thai Staff Clubs:** Offered spaces for common interests and staff well-being, with three clubs and nine sub-communities launched in 2025: Wellness Warrior, Tech Titan and Creative Canvas
- **United through Purpose:** Celebrated personal purpose, diversity and cultural pride through various activities such as Passion at Heart, Songkran Blossom and Jai-Fu Recognition

Cambodia

- **EPICC Squad:** Held regular cross-department badminton sessions to foster collaboration, strengthen teamwork and promote an active and healthy lifestyle
- **EPICC Fitness:** Fostered wellness and teamwork among female employees through structured fitness activities such as yoga and Tabata
- **EPICC Champion Cup 2025:** Strengthened camaraderie and passion through a spirited football tournament, showcasing sportsmanship and team pride

The Philippines

- **EPICC Carnival Jam:** Organised an annual outdoor fair of fun mini games for CIMBians to de-stress and connect with each other
- **Groovechella:** Leveraged performance, dance and music to encourage employee expression, strengthen cross-team connections and celebrate collective achievements

EPICC Excellence Awards

Now in its second year, the EPICC Excellence Awards has gained momentum as a Group-wide platform that recognises those who bring our values to life.

In 2025, the Awards recognised individuals whose actions reflect both our EPICC values and our purpose of Advancing Customers and Society. Each category focused on an impact area that matters:

- **CX Star:** Honouring those who go above and beyond to deliver outstanding customer experiences
- **Safeguarding the Bank:** Recognising individuals and teams who champion strong risk and compliance culture
- **People Excellence:** Celebrating individuals who lead by example, regardless of their role or title

From among all category winners, six individuals were ultimately selected for the highest honours — the Best of the Best and the Group CEO Award. These top six winners embody the strongest examples of leadership, values in action and measurable impact across all markets, setting the benchmark for excellence at CIMB Group.

The achievements of our winners reflect the everyday discipline behind strong performance — clear priorities, intentional decisions and a shared commitment to doing what is right. The EPICC Excellence Awards recognise that culture is built through consistent actions, because what each CIMBian does each day shapes who CIMB is as an organisation.

EPICC and Purpose in Performance Management

Being a high-performance organisation starts with being the place for top talent who exemplify and live by our core values daily.

In 2025, EPICC values were further embedded across performance and leadership development frameworks strengthening the connection between how we work and our purpose of Advancing Customers and Society.

- **180° feedback:** This annual exercise helps identified Senior Management to gain sharper insights into their leadership impact, enriching performance and leadership development conversations across the Group
- **360° values-based assessments:** Used in our senior promotions process, this tool leverages multi-rater feedback to spotlight EPICC behaviours in action, promoting greater transparency, accountability and reflection at the top
- **Purpose-driven workshops:** As part of our "EPICC Hardwiring" efforts, we delivered purpose-led sessions for senior leaders to help them translate organisational purpose into their teams' narratives daily and actions
- **Performance Improvement Plans (PIP):** To better support employees who are not performing up to expectations, we have enhanced the PIP framework and process to facilitate greater discipline, clearer timelines and stronger governance, reinforcing accountability and driving lasting performance improvement

Embedding purpose in the way we work is an ongoing journey. Changing mindsets and nurturing a values-driven culture takes time, consistency and persistence. While the work is far from easy, we remain committed. More initiatives are already planned in the years ahead to keep this momentum going, deepen reflection and integrate meaningfully with every part of #teamCIMB.

ENHANCING EMPLOYEE ENGAGEMENT AND EXPERIENCE

ENGAGING OUR EMPLOYEES

At CIMB, listening to our people is key to building a strong and more connected organisation. In 2025, we introduced the Employee Sentiment Survey (ESS), a more agile listening tool aligned with our Forward30 strategy.

The ESS builds on our previous Organizational Health Index (OHI) surveys, retaining core elements like leadership, motivation, accountability and work environment, while expanding into new areas that matter today, such as purpose, career development and well-being.

What sets ESS apart is its ability to capture real-time insights. This helps us better understand how employees experience their work, how they connect with CIMB's purpose and where we can make improvements.

The insights gathered continue to guide actions across the Group. Each function acts on what matters most to its people — addressing specific challenges, building on areas of strength and shaping a workplace where voices are heard and employees feel valued and empowered to do their best work.

Driving Purpose Through Action

SUPPORTING FREEDOM OF ASSOCIATION

CIMB recognises the importance of collective representation and supports our employees' right to participate in unions. We see unions as valued partners in shaping a workplace where dialogue is open, voices are heard and solutions are built together.

In 2025, 41% of CIMB employees were represented by employee unions, covering 51% of #teamCIMB in Malaysia and 26% in Indonesia. Collective agreements, renewed every three years, set out employment terms for union-represented roles.

EMPLOYEE HEALTH AND SAFETY

Employee safety, health and well-being remained the Group's highest priority in 2025, with the Group OSH function enhancing governance, incident management and safety capability across the organisation.

For example, during the year, safety and risk assessments were conducted at more than 100 premises in Malaysia, demonstrating the Group's strong commitment to maintaining a safe and healthy work environment. To further strengthen monitoring efforts, a third-party specialist conducted a Noise Risk Assessment at Wisma CIMB.

Building Safety Capability through Training

Governance and oversight were also strengthened through improvements to the OSH Inspection Checklist, which now incorporates additional elements for Emergency Response Teams (ERT) and Safety Teams at all sites. The Group achieved 100% compliance with the requirement to appoint OSH Coordinators at every workplace, with a total of 274 active coordinators supporting local safety initiatives and monitoring in Malaysia.

Capability building remained a key focus. In 2025, Group OSH conducted 52 safety training sessions with a total of 2,721 participants. These sessions covered awareness, proficiency and competency-based training, including Basic Occupational First Aid, CPR and AED (BOFACA) and basic occupational fire-fighting training for designated first aiders and fire responders. In addition, BOFACA training was delivered to safety representatives from 160 branches and business units to strengthen life-saving skills, while the police force's Bomb Disposal Unit conducted a Bomb Threat Simulation Training for 84 ERT members at Menara CIMB.

Recognising Safety Leadership and Engagement

To further promote a strong safety culture, Group OSH organised its first OSH Committee Recognition Day, bringing together 160 OSH Committee members across all regions in Malaysia. The event recognised outstanding safety leadership through the Health & Safety Excellence Award for top-performing branches and the Most Impactful Committee Award for committees demonstrating exceptional engagement in safety initiatives.

Advancing Digital Safety Learning

Looking ahead, Group OSH has begun transitioning safety training and refresher programmes to a fully digital e-learning format. Launched in October 2025 as part of the Group's compulsory learning programme, the new modules aim to enhance accessibility, consistency and engagement in safety learning for employees across CIMB.

KEY OUTCOME

This year, we trained 3,531 employees regionally on health and safety, delivered through 68 sessions, building awareness and a culture of health and safety

UPHOLDING A RESPECTFUL WORKPLACE

At CIMB, mutual respect is woven into how we work, lead and support one another. Every employee deserves to feel safe, respected and secure at work. This belief underpins our Code of Ethics and Conduct, which sets clear expectations for professional behaviour and prohibits discrimination, bullying, intimidation and harassment of any kind, including sexual harassment.

Every employee has the right to be heard and the responsibility to act when lines are crossed. We take a zero-tolerance stance on discrimination and harassment in the workplace. Through regular training on the Code of Ethics and Conduct and related policies, we aim to ensure that #teamCIMB clearly understands what constitutes misconduct and knows how to respond appropriately when it arises.

Our Whistleblowing Policy enables employees to report grievances confidentially and securely. This policy outlines a structured escalation process for addressing concerns regarding employee rights, discrimination or harassment.

Employee Grievances in Malaysia

Item	2023	2024	2025
Cases reported through the Whistleblowing Channel	10	0	23
Other complaints received via employee channels	4	3	1
Total cases resolved	14	3	19*

* *5 cases are currently under investigation and are targeted to be closed by mid-2026.*

WELLNESS AND WELL-BEING

At CIMB, we believe that performance and well-being go hand in hand. In 2025, we continued to build a workplace that supports the whole person, physically, mentally and emotionally. Our approach combines comprehensive health coverage, family-friendly policies and initiatives that promote mental resilience, social connection and everyday balance. This ongoing focus helped maintain our Group Absenteeism Rate[1] at a healthy 1.52%[2] in 2025, reflecting the care invested in #teamCIMB's well-being.

Physical and Mental Health

- Health talks and fairs
- Honour-based medical leave
- Long-term disability insurance
- 24/7 emotional well-being careline and WhatsApp text line for mental health, available in English, Bahasa Malaysia and Mandarin
- Mental health educational resources
- One-on-one remote consultations with professionals, including mental health coaches, dietitians and career coaches (confidential)
- Digital coaching with a multidisciplinary team of health coaches
- DASS-21, a clinically validated tool for assessing emotional well-being, measuring levels of depression, anxiety and stress
- Wellness webinars

Financial Resilience

- Savings for retirement beyond regulatory requirements
- Staff scholarships and sponsorships
- Employee financing and other banking facilities at preferential rates
- Financial support for single parents
- Financial support for parents with children who have special needs

Flexible Work Arrangements

- **FLEX4ALL:** Flexi work arrangements that allow employees to adjust their working hours while meeting the standard daily requirement
- **Reduced Work Week:** Employees have the option to work fewer days with a corresponding reduction in workload

Family-Friendly Workplace

- Six-month maternity leave for first-time mothers: 26 weeks (180 days) of paid leave, exceeding the legal minimum of 14 weeks
- Enhanced maternity leave for subsequent children: 14 weeks (98 days) of paid maternity leave with an option to extend by up to 90 days on a half-pay basis (no change to benefits)
- One-month paternity leave for first-time fathers, and one week for subsequent children
- Adoption leave of up to 60 days of paid leave for adoptive mothers
- Compassionate leave of up to 10 days of paid leave annually for significant life events, including death, serious illness or hospitalisation of immediate family members as well as incidents involving natural disasters, fires or robberies affecting the employee's home
- Onsite lactation rooms for breastfeeding mothers
- Reserved parking bays for expectant mothers
- Onsite childcare centre located on Level 2 in Menara CIMB

[1] *The Group Absenteeism Rate is measured by tracking the proportion of workdays missed due to absences. The number of workdays is calculated based on the actual number of working days for each country. The data excludes Touch 'n Go. For details on country-by-country breakdown of absenteeism rates, please refer to "Employee Abstenteeism", in our Performance Data Supplement.*

[2] *This data was independently assured by PwC. The full Statement of Assurance can be found on pages 164 to 166.*

Driving Purpose Through Action

CIMB Wellness Day

This year, we hosted the CIMB Wellness Day at Menara CIMB. The event featured interactive webinars and booths offering health screening and personalised assessments. CIMBians had the chance to consult professional healthcare practitioners on concerns such as vision health, bone density, posture alignment and diet. One-on-one coaching sessions and talks on topics ranging from mental health to health insurance plans added further depth.

In the month leading up to Wellness Day, we focused on well-being initiatives, beginning with the Digital Steps Challenge. This activity motivated employees to track their daily steps over the course of a week for a chance to win prizes. The celebrations culminated in a Brisk Walk at Perdana Botanical Garden, demonstrating that wellness is even more enjoyable when experienced together.

CIMB's Monthly Self-Care Fridays, held every third Friday of the month, have become a cornerstone of our well-being agenda, offering employees across the Group access to thematic virtual sessions led by professional coaches and psychologists. With an average participation of over 500 employees each month, these sessions have normalised conversations around mental and physical well-being, providing scalable access to expert guidance on topics such as nutrition, confidence-building, balanced habits and emotional health. The initiative has not only created a safe space for #teamCIMB to prioritise self-care in a busy work environment but also provided valuable insights into emerging well-being needs across the organisation — enabling us to shape supportive interventions and foster a healthier, more resilient workforce.

DIVERSITY AND INCLUSION

To learn more about our approach to this material topic, visit our website.

KEY HIGHLIGHTS IN 2025

- Women represented 40% of leadership roles, below our 41% target, following internal reorganisation and revised leadership classification — not a shift in commitment or pipeline depth
- Achieved a balanced pay ratio overall, maintaining a 1.00 : 1.01 ratio between male and female employees
- CIMB Group and Touch 'n Go Group collectively employed 20 persons with disabilities as at December 2025

Diversity and inclusion shape how we attract and retain talent and how effectively we serve the diverse communities and customers across our markets. At CIMB, our focus is on building fair processes and an inclusive environment where differences are respected and employees are able to contribute meaningfully to the organisation.

In 2025, we enhanced practical enablers throughout the Group by focusing on leadership capability building and implementing fair internal processes for selection, development and progression. To support lasting impact, we continually refine our policies based on insights from survey feedback. These improvements are fostering greater consistency across markets, strengthening how we support our people and advancing professionalism across the organisation.

ADAPTING FOR GROWTH, ADVOCATING FOR CHANGE

This year, we updated our career development frameworks to create clear pathways for persons with disabilities, enhancing both visibility and advancement opportunities. Additionally, we revised both our People Development and Recruitment policies, further strengthening our commitment to inclusive hiring and advancement.

We also launched the Diverse Advocate Community Club, providing employees with a platform to engage meaningfully with Diversity, Equity and Inclusion (DEI) topics. Among our flagship initiatives, a colleague who is hard of hearing has led a series of sign language classes — 17 sessions to date, each averaging 30 participants.

As an active member of the Chief Human Resource Officers (CHRO) network, we collaborate with industry leaders to develop inclusive workplace guides and advance systemic change through the Neurodiversity Action for Development, Inclusion and Network Empowerment (NADI&NE) initiative, led by PETRONAS.

CIMB also contributes to the CEO Action Network's DEI workstream, which introduced Malaysia's first comprehensive DEI Implementation Guide in 2024 — a practical resource helping businesses authentically embed DEI principles into daily operations. The Network fosters an environment for knowledge exchange, champions initiatives supporting women's empowerment and advocates for family-friendly policies. Through targeted training, expert-led masterclasses and high-profile events like the "Equity through Governance" summit in late 2025, CAN promotes continuous learning and advancement in DEI practices.

WOMEN IN LEADERSHIP

In 2025, women represented 57% of our total workforce. Under our current definition of leadership, women held 40% of senior leadership positions[1], falling short of our 2025 target of 41%. This shortfall is primarily due to a recent internal reorganisation and changes to how we classify leadership, which resulted in the exclusion of country leadership teams in affected markets. However, on a comparable basis that includes respective country leadership teams, women's representation in senior leadership would be 41%, broadly consistent with last year's level of 42% and aligned with our 2025 target. This difference is purely methodological and does not indicate any shift in our commitment to inclusive leadership or the strength of our leadership pipeline.

We remain focused on creating fair access to leadership at all levels. In 2025, support was expanded through the CIMB Signature Leadership programmes, targeted development initiatives, digital coaching and mentoring. These efforts strengthen leadership capabilities in fast-changing environments, with personalised support to move forward with confidence. Family-friendly policies, flexible arrangements and inclusive benefits are also in place to support employees in balancing professional and personal responsibilities.

[1] *Senior leadership refers to GCEO-2 and above, including Key Management roles.*

EMPOWERHER DIALOGUE

Women Directors Ho Yuet Mee and Kee E-Lene co-led the "Lean In Luncheon" for women management leaders, hosted by the Group Company Secretary. This groundbreaking session encouraged bold conversations and provided a platform for sharing insights and strategies for advancement.

Building on this momentum, Group HR introduced the Women in Leadership: EmpowerHer Dialogue as a structured platform to further advance these conversations and strengthen the leadership pipeline. The session on "Navigating Complex Decisions," brought real-world insights into how leaders balance competing priorities in high-stakes situations.

Through these engagements, Board members gained clearer visibility into the aspirations and challenges of emerging women leaders across the Group. Participants shared that the dialogue strengthened their confidence in decision-making, expanded their professional networks and reaffirmed their ambition to take on greater leadership responsibilities.

Encouraged by the impact, Group HR has embedded the initiative as a permanent feature within its leadership development framework, supporting the progression of our women leaders.

PEREMPUAN SPEKTAKULER AND INSPIRATIF

Perempuan Spektakuler and Inspiratif is a platform led by CIMB Niaga's senior women leaders to spotlight personal experiences and advance women's empowerment through open dialogue and sharing of insights. The forum covers a wide range of themes, from Harmonising Motherhood and Work-Life Integration, Leading with Tech and Heart, Networking and Influence for Women and Smart Women, Smart Finance to Stories of Strength and Survival in overcoming personal adversity. The format is intentionally personal, giving employees across the organisation direct access to first-hand stories of leadership and real insights into decision-making, career progression and the realities of leading in a changing workplace.

Driving Purpose Through Action

GENDER PAY EQUITY

CIMB Group underscores its commitment to fair and inclusive employment practices, with all permanent employees in Malaysia earning above the national living wage threshold of RM3,100 per month, in line with the Employees Provident Fund's Belanjawanku Expenditure Guide. This commitment supports the Ministry of Finance's GEAR-uP initiative, which promotes fair and inclusive wage practices to enhance income adequacy and uphold dignified standards of living for Malaysian workers.

We closely track gender pay equity to uphold fair and balanced compensation practices. In 2025, the Group-wide gender pay gap remained steady at 1.00 (male) to 1.01 (female), within our 5% threshold. We aim to build a workplace where all employees are recognised and rewarded fairly for their contributions, regardless of gender.

Our 2025 Pay Gap

	Male	Female
Overall	**1.00**	**1.01**
Key and Senior Management	1.00	0.95
Middle Management	1.00	0.97
Junior Management	1.00	1.06
Non-Management	1.00	1.01

Note: Data reflects pay ratios across Malaysia, Indonesia, Singapore, Thailand and Cambodia.

For more information please refer to our "Ratio of Male and Female Remuneration (Gender Pay Gap)", in our Performance Data Supplement.

KEY OUTCOMES

- All permanent CIMB employees in Malaysia earned above the national living wage threshold as of the end of December 2025
- We maintained a gender pay ratio of 1.00 for males and 1.01 for females, indicating a very small gender pay gap at the overall Group level

CREATING SPACE FOR EVERY ABILITY

At CIMB, inclusion guides our approach to hiring, talent development and workplace design in all our markets. We are embedding inclusive recruitment practices, accessible workplace design and structured support mechanisms into the way the organisation evolves.

We have been expanding employment opportunities for persons with disabilities across the Group. As of December 2025, we employ 20 colleagues with disabilities across CIMB and Touch 'n Go Group, including individuals who are neurodivergent and those who are deaf or hard of hearing. Of these, 16 are employed within CIMB and four within Touch 'n Go Group, reflecting our effort to widen access to meaningful employment across our ecosystem.

In Malaysia, more than 800,000 persons with disabilities are registered nationally, representing about 2.4% of the population.[1] Despite this, participation in formal employment remains relatively low and many individuals continue to face barriers related to accessibility, workplace adjustments and employer awareness. By strengthening inclusive hiring practices and building supportive working environments, we aim to create more opportunities for persons with disabilities to contribute their skills and perspectives across our organisation.

[1] *Department of Statistics Malaysia, "Persons with Disabilities Statistics, Malaysia, 2024", 29 November 2024.*

CIMB Voices — Nur Liyana's Story

Seeing Things Differently

When Nur Liyana joined CIMB in June 2025, she brought a unique perspective shaped by living with Stargardt disease, a rare genetic eye condition that blurs her central vision.

"It's like seeing through a foggy window," she explains. "Everything is there, just not always clear."

For Liyana, who once worked at a digital skills company and a catering social enterprise, stepping into CIMB was both exciting and daunting. Her condition had progressed rapidly that year, and she was learning to adapt as she began a new role as a copywriter contributing to project delivery.

Liyana's new teammates were warm and supportive, though she soon realised that many were unfamiliar with how to best support a colleague with visual impairment. Rather than waiting for understanding to develop over time, she took the first step by leading a 15-minute awareness session with her colleagues to share practical ways they could support her, for example, by helping her navigate unfamiliar spaces, positioning visuals so she can see better and sharing presentation content in advance so she can follow the meetings. She also encouraged her teammates to ask questions.

"I want my team to feel comfortable asking questions because some may hesitate to do so. Open conversations are where real inclusion begins," she adds.

Liyana utilises a range of accessibility tools, including dark mode displays, magnification software, and AI applications that convert images or text into audio. They do not eliminate every challenge, but they enable her to work independently and keep pace.

Still, she admits that in a large organisation, she sometimes needs to reintroduce her needs to new teams that she works with, a reminder that inclusion is not a one-time effort but an ongoing culture of learning and openness. Every conversation helps make the workplace a little more understanding, not just for Liyana, but for others who may face unseen challenges too.

In Liyana's words, *"Inclusion is about people making space for one another to thrive."*

Touch 'n Go Group — Operationalising Inclusive Hiring

At Touch' n Go Group, inclusive hiring has become a natural expression of the Group's disabilities culture and values. The Group is advancing workplace inclusion through a deliberate hiring strategy focused on persons with disabilities and neurodivergent talent. The Group has set a target for 1% of its permanent workforce to comprise individuals with disabilities by 2030. This commitment is supported by accessible workplace design, structured recruitment pathways and ongoing awareness initiatives.

Touch 'n Go Group's inclusive hiring strategy is built on a multi-pronged, organisation-wide approach, championed by its Diversity, Equity and Inclusion (DEI) Lead. Working with universities, corporates and specialised centres. It aims to match talent with disabilities with meaningful roles, supported by job coaches, tailored aids and regular check-ins with the DEI Lead. An internal survey at Touch 'n Go Sdn Bhd showed that 82% of its employees feel comfortable working alongside colleagues with different abilities, a strong foundation for building a more inclusive culture.

While the strategy is broad-based, early emphasis has been placed on the inclusion of neurodivergent talent, an area where workplace adaptations are often less visible but needed. Employees with autism spectrum disorder, attention deficit hyperactivity disorder or dyslexia often face challenges that are not immediately apparent, such as sensory sensitivities, difficulties in communications or differences in how they process information. Supporting neurodivergent individuals calls for intentional shifts in culture and management styles. To address this, inclusivity principles have been embedded into corporate KPIs and managerial development programmes, including unconscious bias training and inclusive performance management webinars.

Key partners such as the Enabling Academy by Yayasan Gamuda, Infinite Minds Academy and Monash University play a critical role in recruitment and job matching.

GRI Content Index

CIMB Group has reported in accordance with the GRI Standards for the period 1 January 2025 to 31 December 2025.

THE ORGANISATION AND ITS REPORTING PRACTICES

GRI Standards	Brief Description of the Disclosures	Brief Information on Key Disclosures, References and Page Numbers	Omission
2-1	Organisational details	Group Profile: Page 6 Key Entities: Page 7 Our Presence and Solutions: Pages 6 to 7	
2-2	Entities included in the organisation's sustainability reporting	About the CIMB Group Sustainability Report 2025: Pages 4 to 5	
2-3	Reporting period, frequency and contact point	About the CIMB Group Sustainability Report 2025: Pages 4 to 5	
2-4	Restatements of information	Not applicable.	
2-5	External assurance	Statement of Assurance: Pages 164 to 166	

ACTIVITIES AND WORKERS

GRI Standards	Brief Description of the Disclosures	Brief Information on Key Disclosures, References and Page Numbers	Omission
2-6	Activities, value chain and other business relationships	CIMB at a Glance: Pages 6 to 7 In 2025, there were no significant changes to the organisation's size, structure, ownership, or supply chain.	
2-7	Employees	Performance Data Supplement: Pages 6 to 12	
2-8	Workers who are not employees	Performance Data Supplement: Page 10	

GOVERNANCE

GRI Standards	Brief Description of the Disclosures	Brief Information on Key Disclosures, References and Page Numbers	Omission
2-9	Governance structure and composition	Governance and Ethics: Page 26 CIMB Integrated Annual Report 2025: Pages 132 to 142; 161 to 180	
2-10	Nomination and selection of the highest governance body	CIMB Integrated Annual Report 2025: Pages 132 to 142, 165, 171	
2-11	Chair of the highest governance body	CIMB Integrated Annual Report 2025: Page 132	
2-12	Role of the highest governance body in overseeing the management of impacts	Governance and Ethics: Pages 25 to 28 CIMB Integrated Annual Report 2025: Page 166	
2-13	Delegation of responsibility for managing impacts	Governance of Sustainability: Pages 27 to 32	
2-14	Role of the highest governance body in sustainability reporting	Governance of Sustainability: Pages 27 to 28	
2-15	Conflicts of interest	CIMB Integrated Annual Report 2025: Pages 142, 171, 213	
2-16	Communication of critical concerns	CIMB Integrated Annual Report 2025: Pages 166, 192 to 193	
2-17	Collective knowledge of the highest governance body	CIMB Integrated Annual Report 2025: Pages 132 to 142	
2-18	Evaluation of the performance of the highest governance body	CIMB Integrated Annual Report 2025: Pages 172 to 173, 176	
2-19	Remuneration policies	Sustainability Linkages to Pay: Page 34 CIMB Integrated Annual Report 2025: Pages 174 to 176	
2-20	Process to determine remuneration	Sustainability Linkages to Pay: Page 34 CIMB Integrated Annual Report 2025: Pages 176 to 178	
2-21	Annual total compensation ratio	CIMB Integrated Annual Report 2025: Pages 174 to 176	

GRI Content Index

STRATEGY, POLICIES AND PRACTICES

GRI Standards	Brief Description of the Disclosures	Brief Information on Key Disclosures, References and Page Numbers	Omission
2-22	Statement on sustainable development strategy	Sustainability Progress Report by Group Chairman, Chair of GSGC and Grouo CEO: Pages 8 to 10	
2-23	Policy commitments	Sustainability Policies: Page 34	
2-24	Embedding policy commitments	Sustainability Policies: Page 34	
2-25	Processes to remediate negative impacts	Governance and Ethics: Page 26 Client Engagements on Environmental and Social Issues: Page 42 Human rights: Page 90 Upholding Respectful Workplace: Page 146	
2-26	Mechanisms for seeking advice and raising concerns	Upholding Respectful Workplace: Page 92 Whistleblowing Policy: Page 26 Human rights: Page 90	
2-27	Compliance with laws and regulations	CIMB Integrated Annual Report 2025: Pages 184 to 197	
2-28	Membership associations	CIMB website: Our partnerships	
2-29	Approach to stakeholder engagement	Stakeholder Engagement: Pages 15 to 18	
2-30	Collective bargaining agreements	Supporting Freedom of Association: Page 146	

MATERIAL TOPICS

GRI Standards	Brief Description of the Disclosures	Brief Information on Key Disclosures, References and Page Numbers	Omission
3-1	Process to determine material topics	Material matters: Page 21 CIMB website: Materiality methodology	
3-2	List of material topics	Material matters: Pages 22-23	

SUSTAINABLE AND RESPONSIBLE FINANCE

GRI Standards	Brief Description of the Disclosures	Brief Information on Key Disclosures, References and Page Numbers	Omission
3-3	Management of material topics	Sustainable and Responsible Finance: Managing E&S risks in financing and capital raising: Pages 37 to 45	
Non-GRI Disclosures	Green, Social, Sustainable Impact Products and Services (GSSIPS) Disbursed	Performance Data Supplement: Pages 18 to 19	

GOVERNANCE AND ETHICS

GRI Standards	Brief Description of the Disclosures	Brief Information on Key Disclosures, References and Page Numbers	Omission
3-3	Management of material topics	Governance and Ethics: Page 26	
205-1	Operations assessed for risks related to corruption	Performance Data Supplement: Page 5	
205-2	Communication and training about anti-corruption policies and procedures	Bribery and Corruption: Page 26 Performance Data Supplement: Page 14	
207-1	Approach to tax	Tax Management: Page 26 Responsible Tax Management	
207-2	Tax governance, control, and risk management	Tax Management: Page 26	
207-3	Stakeholder engagement and management of concerns related to tax	Tax Management: Page 26	

CYBERSECURITY AND DATA PRIVACY

GRI Standards	Brief Description of the Disclosures	Brief Information on Key Disclosures, References and Page Numbers	Omission
3-3	Management of material topics	Cybersecurity and Data Privacy: Pages 116 to 119	
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Cybersecurity and Data Privacy: Page 118	

GRI Content Index

ECONOMIC INCLUSION AND FINANCIAL LITERACY

GRI Standards	Brief Description of the Disclosures	Brief Information on Key Disclosures, References and Page Numbers	Omission
3-3	Management of material topics	Economic Inclusion and Financial Literacy: Pages 127, 132	
Non-GRI Disclosure	Micro and small enterprise financing	Performance Data Supplement: Page 19	
Non-GRI Disclosure	People reached via financial literacy programmes	Performance Data Supplement: Page 23	

RISK MANAGEMENT AND BUSINESS RESILIENCE

GRI Standards	Brief Description of the Disclosures	Brief Information on Key Disclosures, References and Page Numbers	Omission
3-3	Management of material topics	Risk Management and Business Resilience: Pages 36, 79 to 80	
201-2	Financial implications and other risks and opportunities due to climate change	Identifying Key Climate-Related Risks: Pages 58, 79 to 80	

DIGITALISATION AND INNOVATION

GRI Standards	Brief Description of the Disclosures	Brief Information on Key Disclosures, References and Page Numbers	Omission
3-3	Management of material topics	Digitalisation and Innovation: Pages 112 to 115	
Non-GRI Disclosures	Registered digital users	Digitalisation and Innovation: Pages 112 to 113	

HUMAN RIGHTS

GRI Standards	Brief Description of the Disclosures	Brief Information on Key Disclosures, References and Page Numbers	Omission
3-3	Management of material topics	Human Rights: Pages 90 to 91	
413-1	Local Communities	Sustainability Due Diligence: Pages 40 to 45	

CLIMATE CHANGE

GRI Standards	Brief Description of the Disclosures	Brief Information on Key Disclosures, References and Page Numbers	Omission
3-3	Management of material topics	Driving Climate Action Group Wide: Page 48 Driving Operational Decarbonisation: Pages 50 to 51 Emissions From Our Financing and Investment Activities: Pages 57 to 58	
302-1	Energy consumption within the organisation	Performance Data Supplement: Page 24	
302-4	Reduction of energy consumption	Our Performance in Reducing Operational Emissions: Pages 52 to 53	
305-1	Direct (Scope 1) GHG emissions	Our Performance in Reducing Operational Emissions: Pages 52 to 53 Performance Data Supplement: Page 24	
305-2	Energy indirect (Scope 2) GHG emissions	Our Performance in Reducing Operational Emissions: Pages 52 to 53 Performance Data Supplement: Page 24	
305-3	Other indirect (Scope 3) GHG emissions	2024 Financed Emissions Supplementary Report: Page 11 Our Performance in Reducing Operational Emissions: Pages 52 to 53 Performance Data Supplement: Page 24	
305-4	GHG emissions intensity	Net Zero Transition Planning: Page 70 to 78	
305-5	Reduction of GHG emissions	Our Performance in Reducing Operational Emissions: Pages 52 to 53 Performance Data Supplement: Page 24	

WASTE

GRI Standards	Brief Description of the Disclosures	Brief Information on Key Disclosures, References and Page Numbers	Omission
306-1	Waste generation and significant waste-related impacts	Operational Footprint	
306-2	Management of significant waste-related impacts	Operational Footprint	
306-3	Waste generated	Performance Data Supplement: Page 24	
306-4	Waste diverted from disposal	Performance Data Supplement: Page 24	
306-5	Waste directed to disposal	Performance Data Supplement: Page 24	

GRI Content Index

DIVERSITY AND INCLUSION

GRI Standards	Brief Description of the Disclosures	Brief Information on Key Disclosures, References and Page Numbers	Omission
3-3	Management of material topics	Diversity and inclusion: Page 148	
405-1	Diversity of governance bodies and employees	Diversity and inclusion: Page 148 Performance Data Supplement: Pages 6 to 12	
405-2	Ratio of basic salary and remuneration of women to men	Performance Data Supplement: Page 12	
406-1	Incidents of discrimination and corrective actions taken	Upholding a Respectful Workplace: Page 146	

CUSTOMER EXPERIENCE

GRI Standards	Brief Description of the Disclosures	Brief Information on Key Disclosures, References and Page Numbers	Omission
3-3	Management of material topics	Customer Experience: Pages 105 to 108	
Non-GRI Disclosure	Regional Customer Satisfaction Score	Performance Data Supplement: Page 18	
Non-GRI Disclosure	Customer Satisfaction	Performance Data Supplement: Page 18	

NATURE AND BIODIVERSITY

GRI Standards	Brief Description of the Disclosures	Brief Information on Key Disclosures, References and Page Numbers	Omission
3-3	Management of material topics	Nature and Biodiversity: Pages 83 to 85	
304-2	Significant impacts of activities, products and services on biodiversity	Risk Management and Business Resilience: Page 40 Risk Management: Understanding How Priority Sectors Interact with Nature: Pages 86 to 87	
304-3	Habitats protected or restored	Sustainable and Responsible Finance: Driving positive impacts: Page 45 Client Engagement on Environmental and Social Issues: Driving positive impacts: Pages 42 to 45 Corporate Citizenship: Pages 131, 135	

TALENT ATTRACTION, GROWTH AND RETENTION

GRI Standards	Brief Description of the Disclosures	Brief Information on Key Disclosures, References and Page Numbers	Omission
3-3	Management of material topics	Talent Attraction, Growth and Retention: Pages 138 to 143	
401-1	New employee hires and employee turnover	Performance Data Supplement: Page 9	
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Wellness and Wellbeing: Page 147	
403-1	Occupational health and safety management system	Employee Health and Safety: Page 146	
403-2	Hazard identification, risk assessment, and incident investigation	Employee Health and Safety: Page 146	

TALENT ATTRACTION, GROWTH AND RETENTION (CONTINUED)

GRI Standards	Brief Description of the Disclosures	Brief Information on Key Disclosures, References and Page Numbers	Omission
403-4	Worker participation, consultation, and communication on occupational health and safety	Employee Health and Safety: Page 146	
403-5	Worker training on occupational health and safety	Employee Health and Safety: Page 146	
403-6	Promotion of worker health	Employee Health and Safety: Page 146	
403-8	Workers covered by an occupational health and safety management system	Employee Health and Safety: Page 146	
403-9	Work-related injuries	Performance Data Supplement: Page 16	
404-1	Average hours of training per year per employee	Performance Data Supplement: Pages 13 to 15	
404-2	Programmes for upgrading employee skills and transition assistance programmes	Talent Attraction, Growth and Retention: Pages 141 to 142	

CORPORATE CITIZENSHIP

GRI Standards	Brief Description of the Disclosures	Brief Information on Key Disclosures, References and Page Numbers	Omission
3-3	Management of material topics	Corporate Citizenship: Pages 129 to 135	
203-1	Infrastructure investments and services supported	Corporate Citizenship: Pages 129 to 137 Performance Data Supplement: Page 23	
413-1	Operations with local community engagement, impact assessments, and development programs	Sustainability Due Diligence: Pages 40 to 44	

OTHER DISCLOSURES

GRI Standards	Brief Description of the Disclosures	Brief Information on Key Disclosures, References and Page Numbers	Omission
201-1	Direct economic value generated and distributed	CIMB Integrated Annual Report 2025: Page 79	
204-1	Proportion of spending on local suppliers	Sustainable Supply Chain: Page 35	
415-1	Political contributions	CIMB website: Governance and Ethicsh	

IFRS S2 Content Index

Note: This index presents only the mandatory disclosure requirements under IFRS S2. For conciseness, parent indices and items classified as Additional Guidance without specific disclosure requirements have not been included. This index should be read in conjunction with our Performance Data Supplement and CIMB Group's consolidated financial statements.

Topic	ISSB Standard	Location
Governance	S2.6(a)(i)	• The Board: Independent, Accountable and Diverse, page 25 • Board-Level Governance, page 27 • Sustainability Policies, page 34 • Sustainability Linkages to Pay, page 34 • Sustainability Due Diligence, page 40
	S2.6(a)(ii)	
	S2.6(a)(iii)	
	S2.6(a)(iv)	
	S2.6(a)(v)	
	S2.6(b)(i)	• Management-level Governance, page 29
	S2.6(b)(ii)	
Strategy	S2.10(a)	• Our Performance in Reducing Operational Emissions, page 52 • Climate Risk Management, page 58 • Mobilising Capital for the ASEAN Transition, page 79
	S2.10(b)	• Our Performance in Reducing Operational Emissions, page 52 • Climate Risk Management, page 58
	S2.10(c)	• Our Performance in Reducing Operational Emissions, page 52 • Climate Risk Management, page 58 • Mobilising Capital for the ASEAN Transition, page 79
	S2.10(d)	• Climate Risk Management, page 58 • Mobilising Capital for the ASEAN Transition, page 79
	S2.13(a)	• Climate Risk Management, page 58 • Mobilising Capital for the ASEAN Transition, page 79 • Sustainable and Responsible Finance: Driving Positive Impacts, page 93
	S2.13(b)	• Climate Risk Management, page 58 • Mobilising Capital for the ASEAN Transition, page 79 • Sustainable and Responsible Finance: Driving Positive Impacts, page 93

Topic	ISSB Standard	Location
Strategy (Continued)	S2.14(a)(i) S2.14(a)(ii) S2.14(a)(iii) S2.14(a)(iv) S2.14(a)(v)	• Driving Operational Decarbonisation, page 50 • Our Performance in Reducing Operational Emissions, page 52 • Climate Risk Management, page 58 • Our Financed Emissions, page 70 • Our Progress, page 72 • Mobilising Capital for the ASEAN Transition, page 79 • Client Engagement to Support Portfolio Transition, page 81
	S2.14(b)	• Driving Operational Decarbonisation, page 50 • People and Data Capabilities for Effective Delivery, page 82
	S2.14(c)	• Our Performance in Reducing Operational Emissions, page 52 • Our Progress, page 72
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Independent Practitioner's Limited Assurance Report to the Board of Directors of CIMB Group Holdings Berhad on the selected sustainability information disclosed in the Sustainability Report 2025 Performance Data Supplement

Limited assurance report on Selected Sustainability Information

We have conducted a limited assurance engagement on the selected sustainability information as defined below, of CIMB Group Holdings Berhad ("CIMB" or "the Group"), identified by the symbol "Ⓐ", in the Sustainability Report 2025 Performance Data Supplement ("the PDS") and as defined in the section below for the year then ended 31 December 2025 ("Selected Sustainability Information").

Selected Sustainability Information and Reporting Criteria

The Selected Sustainability Information needs to be read and understood together with the Reporting Criteria, which the Group is solely responsible for selecting and applying.

The Selected Sustainability Information and the Reporting Criteria subject to assurance are set out below:

Selected Sustainability Information	Reporting Criteria		2025 Figures Disclosed
	Report	Sub-section	
"Environment section" in the PDS			
Total Scope 1 GHG Emissions • Fuel (Genset and Transport Emissions) • Refrigerants (Fugitive Emissions)	• Page 3 of the PDS • Page 24 – 26 of the PDS	• "Scope and Reporting Boundary" • Greenhouse Gas (GHG) Emissions	**Total Scope 1 GHG Emissions: 3,579.5 tCO_2e** • **Total Fuel: 2,191.3 tCo2e** Fuel - Genset Emissions: 280.0 tCO2e Fuel - Transport Emissions: 1,911.3 tCO2e • **Refrigerants - Fugitive Emissions: 1,388.2 tCO2e**
Total Scope 2 (location-based) GHG Emissions			**Total Scope 2 (location-based) GHG Emissions:** 83,094.4 tCO_2e
Total Scope 2 (market-based) GHG Emissions			**Total Scope 2 (market-based) GHG Emissions:** 48,910.2 tCO_2e
"Employees section" in the PDS			
Ratio of male and female remuneration (Gender pay gap)	Page 12 of the PDS	-	**Overall:** 1.00: 1.01 (Male: Female)
Employees trained on sustainability	Page 15 of the PDS	-	**Total:** 10,040
Employee Absenteeism	Page 16 of the PDS	Health, Safety and Well-being	**Overall:** 1.52%

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Independent Practitioner's Limited Assurance Report to the Board of Directors of CIMB Group Holdings Berhad on the selected sustainability information disclosed in the Sustainability Report 2025 Performance Data Supplement

Selected Sustainability Information	Reporting Criteria		2025 Figures Disclosed
	Report	Sub-section	
"Customers and Responsible Banking section" in the PDS			
Green, Social, Sustainable Impact Products and Services (GSSIPS)	Page 18 of the PDS	Sustainable Finance and Responsible Banking	**Total:** RM 39,763 million
Number of vulnerable customers with wealth-building or protection products ('000)	Page 20 of the PDS	Economic Inclusion	383
Number of vulnerable customers with products beyond savings account ('000)			598
"Community section" in the PDS			
Total corporate citizenship investment disbursed	Page 23 of the PDS	-	**Total:** RM 28.7 million
Total volunteer hours	Page 23 of the PDS	Employee Volunteerism	200,150

Limited assurance conclusion

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 Selected Sustainability Information has not been prepared, in all material respects, in accordance with the applicable criteria set out in the "Selected Sustainability Information and Reporting Criteria" section above.

Basis for conclusion

We conducted our limited assurance engagement in accordance with ISAE 3000 (Revised), *Assurance Engagements Other Than Audits or Reviews of Historical Financial Information* ("ISAE 3000 (Revised)").

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.

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Our independence and quality management

We have complied with the independence and other ethical requirements of the By-Laws (on Professional Ethics, Conduct and Practice) of the Malaysian Institute of Accountants ("MIA") and the International Code of Ethics for Professional Accountants (including International Independence Standards) issued by the International Ethics Standards Board for Accountants ("IESBA Code"), which is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

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 Selected Sustainability Information

Management of the Group is responsible for:

- The preparation of the Selected Sustainability Information in accordance with the Reporting Criteria.
- The design, implementation and maintenance of such internal control as management determines is necessary to enable the preparation of the Selected Sustainability Information, in accordance with the Reporting Criteria, that is free from material misstatement, whether due to fraud or error.
- 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.

Independent Practitioner's Limited Assurance Report to the Board of Directors of CIMB Group Holdings Berhad on the selected sustainability information disclosed in the Sustainability Report 2025 Performance Data Supplement

Inherent limitations in preparing the Selected Sustainability Information

Greenhouse Gas ("GHG") 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.

As discussed in the PDS:

- the Group has applied judgements to determine what information is relevant, reliable and useful to disclose for the preparation and presentation of the Sustainability Report. This includes interpreting reporting requirements and making informed decisions in areas where the standards allow flexibility.
- the sustainability information includes information that relates to the future, for example statements about sustainability ambitions, goals, targets, strategies and plans. This information is prepared using current expectations and assumptions about future events, trends and uncertainties, and actual results may differ materially from those expressed or implied. Forward-looking statements are identified by terms such as "aim", "expect", "intend", "plan", "target", "commit", "will", "may", and similar expressions. However, as the future cannot be predicted with certainty, there can be no guarantee that the predicted outcomes will be achieved.

Practitioner's responsibilities

Our responsibility is to plan and perform the assurance engagement to obtain limited assurance about whether the Selected 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 decisions of users taken on the basis of the Selected Sustainability Information.

As part of a limited assurance engagement in accordance with ISAE 3000 (Revised), we exercise professional judgement and maintain professional scepticism throughout the engagement. We also:

- Determine the suitability in the circumstances of the Group's use of Reporting Criteria as the basis for the preparation of the Selected 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.
- Design and perform procedures responsive to where material misstatements are likely to arise in the Selected Sustainability Information. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

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Independent Practitioner's Limited Assurance Report to the Board of Directors of CIMB Group Holdings Berhad on the selected sustainability information disclosed in the Sustainability Report 2025 Performance Data Supplement

Summary of work performed

A limited assurance engagement involves performing procedures to obtain evidence about the Selected 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 Selected 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 Selected Sustainability Information by performing inquiries of management;
- Performed inquiries of relevant personnel and analytical procedures on Selected Sustainability Information based on our scoping;
- Evaluated the appropriateness of quantification methods and reporting policies;
- Performed substantive assurance testing on a sampling basis on information included in the Selected Sustainability Information;
- Checked mathematical formulas, proxies and default values used in the Selected Sustainability Information against the Group's Reporting Criteria; and
- Evaluated the appropriateness of the disclosures and presentation of the Selected Sustainability Information based on the Reporting Criteria.

Our assurance procedures specifically did not extend to the remaining parts of the PDS and the information included therein, other than the Selected Sustainability Information, nor did we perform procedures on financial information extracted from the audited financial statements of the Group and used in the calculation of the Selected Sustainability Information. Our assurance procedures also involved agreeing to certain information obtained by CIMB from third party sources. However, our scope did not extend to testing the completeness and accuracy of the information obtained from third party sources.

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Independent Practitioner's Limited Assurance Report to the Board of Directors of CIMB Group Holdings Berhad on the selected sustainability information disclosed in the Sustainability Report 2025 Performance Data Supplement

Other matters

Our conclusion on the current period addresses the Selected Sustainability Information described in the "Limited assurance conclusion" section of our report. All the comparative Selected Sustainability Information presented in the PDS was either not subject to an assurance engagement or was assured by another practitioner. Our conclusion is not modified in respect of this matter.

Restriction on distribution and use, and disclaimer of liability to third parties and for any other purpose

Our report, including our conclusion, has been prepared solely for the Board of Directors of the Group in accordance with the agreement between us dated 21 October 2025 and 3 December 2025 (the "agreement"). We consent to the inclusion of this report in the PDS of the Group which will be accessible at www.cimb.com in connection with the Group's responsibilities under paragraph 6.2(e) of Practice Note 9 of the Main Market Listing Requirements in respect of the disclosure of a statement on whether the listed issuer has sought independent assurance on the Selected Sustainability Information. To the fullest extent permitted by law, we do not accept or assume responsibility or liability to anyone other than the Group for our work or this report except where terms are expressly agreed between us in writing. Any reliance on this report by any third party is entirely at its own risk.

PRICEWATERHOUSECOOPERS PLT
LLP0014401-LCA & AF 1146
Chartered Accountants

Kuala Lumpur
16 March 2026

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