

# 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

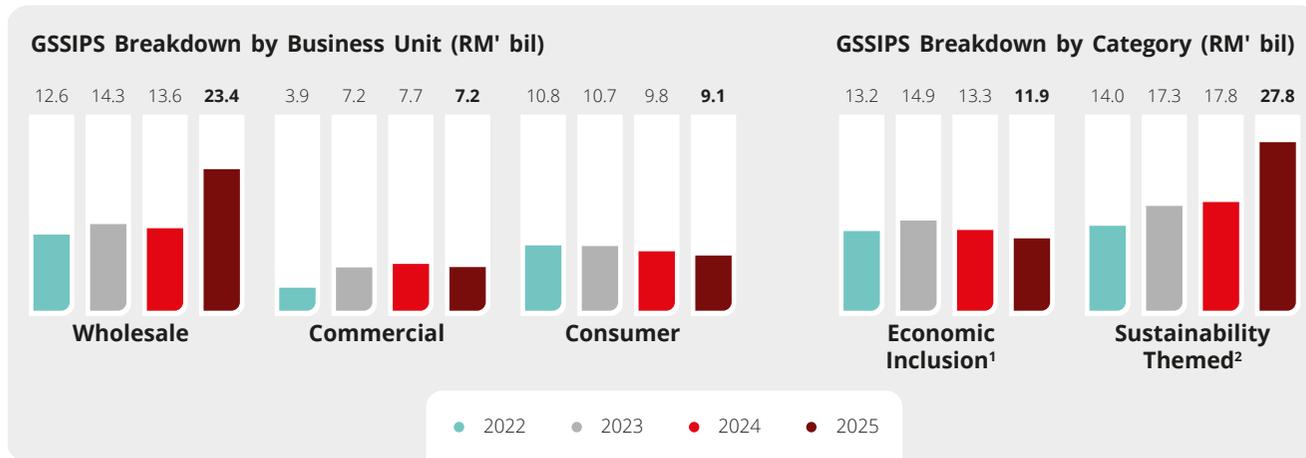
CIMB's Green, Social, Sustainable Impact Products and Services (GSSIPS) framework defines what qualifies as impactful sustainable finance across the Group. It provides clear internal guidance on the classification of green, social, sustainability-linked and transition activities, supporting our bankers 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.

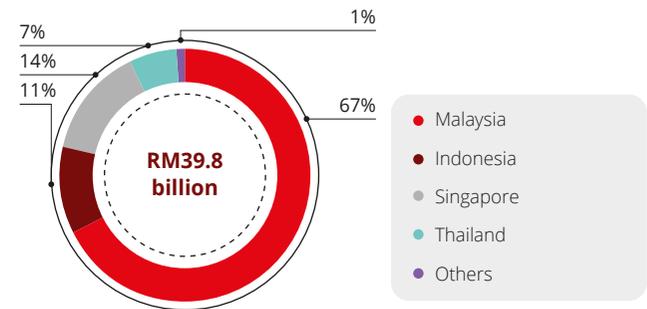
Sustainability-Linked Financing (SLF) is a key instrument within the GSSIPS toolkit. Unlike use-of-proceeds financing, SLF links financing terms to the achievement of clearly defined Sustainability Performance Targets (SPTs), which are set in alignment with recognised global principles, and progress 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.

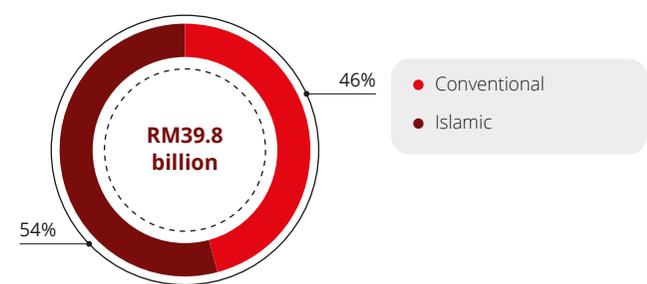
In 2025, CIMB mobilised RM25.3 billion in green, social, sustainable and sustainability-linked financing for non-retail clients, including corporates, SMEs, public sector entities and financial institutions, marking an increase of 63% over the previous year. Of this total, RM11.0 billion was facilitated 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.

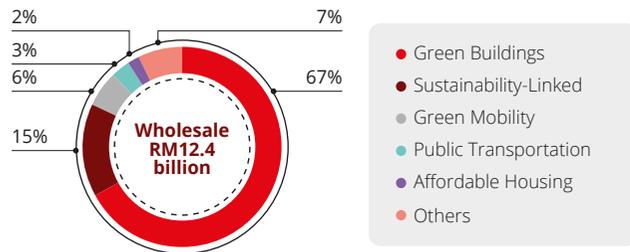
<sup>1</sup> The economic inclusion category refers to accessible and affordable financing solutions designed for micro and small enterprises.

<sup>2</sup> The sustainability-themed category consists of green, social, sustainable and sustainability-linked instruments.

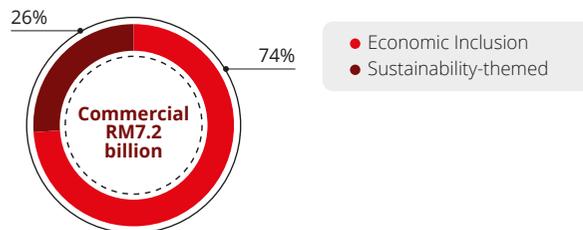
## FINANCING ASEAN'S LOW-CARBON TRANSITION

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.

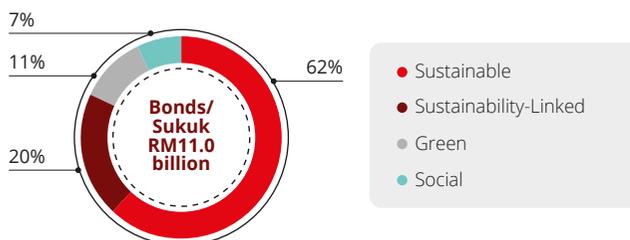
### Financing Committed for Wholesale Clients



### 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 Teknik (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<sub>2</sub>e 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<sup>1</sup>. 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.

<sup>1</sup> ASEAN SME Policy Index 2024.

### SMEBizReady VALUE-BASED FINANCING

*Delivered through four distinct financing facilities:*

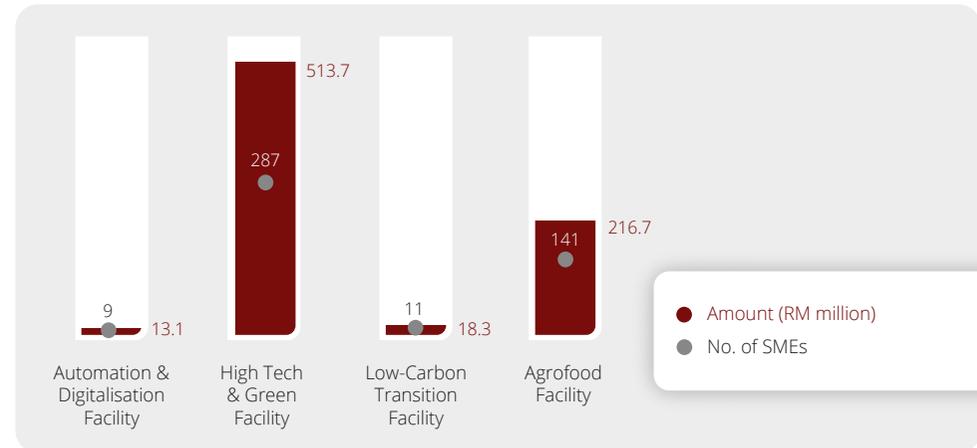
**Automation and Digitalisation Facility**  
Supports SMEs in automating processes and digitalising operations

**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



## 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.

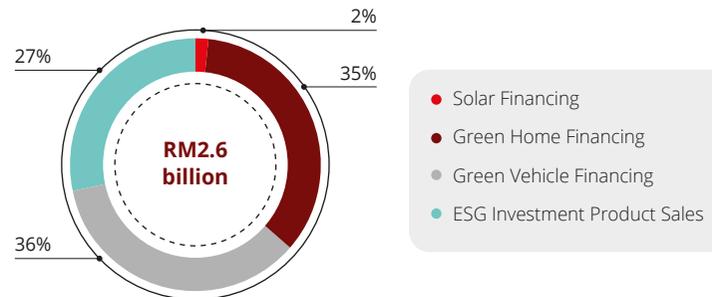


## HOW WE SUPPORT INDIVIDUALS

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<sup>1</sup>. 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.



<sup>1</sup> 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<sub>2</sub>e 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<sub>2</sub>e 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



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%



**Manpreet Singh**  
Head of Group Customer Experience

*“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.”*

## 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.

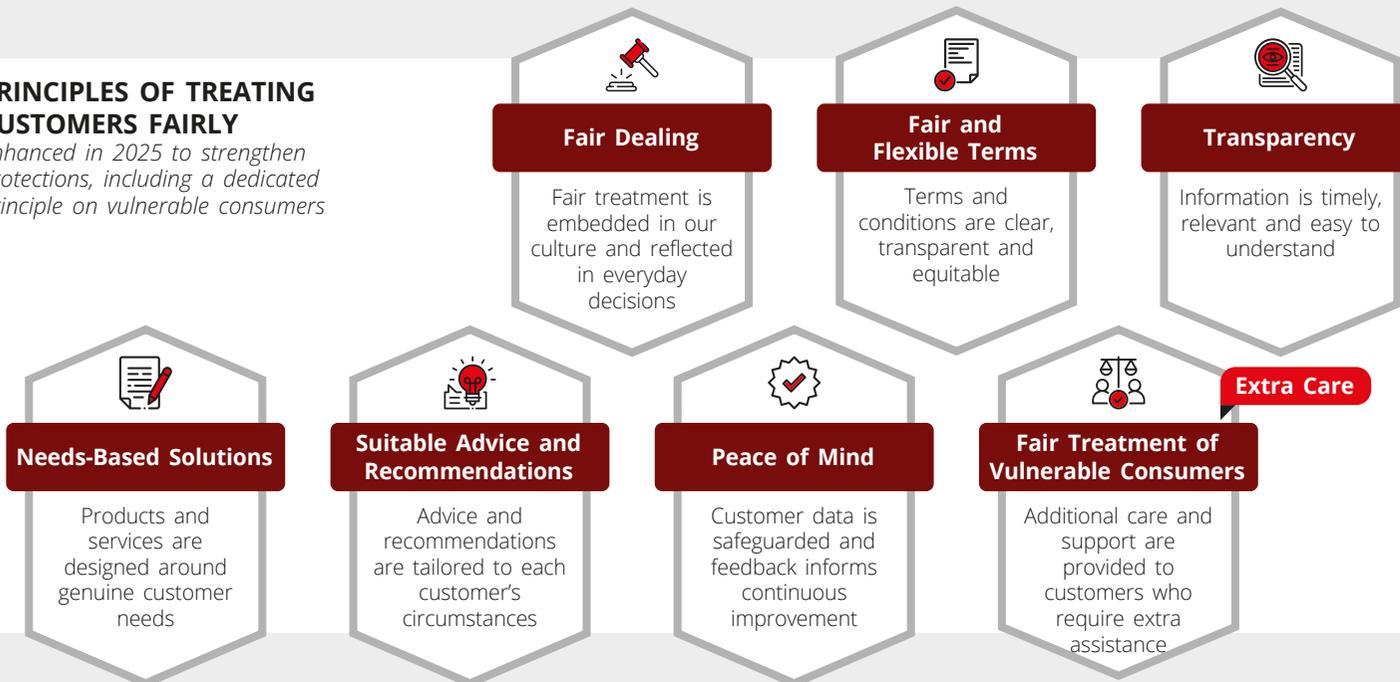
A key milestone was our partnership with the Malaysian Federation of the Deaf. Through this collaboration, 50 CIMB employees were trained in Malaysian Sign Language, enhancing our ability to communicate effectively and provide more inclusive services to customers who are deaf or hard of hearing.

More information on Extra Care is available on our website.

# 7

## PRINCIPLES OF TREATING CUSTOMERS FAIRLY

*Enhanced in 2025 to strengthen protections, including a dedicated principle on vulnerable consumers*



# 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%<sup>1</sup> and 99.97%<sup>2</sup> service uptime for retail and non-retail banking platforms, respectively
- OCTO Biz won the award for Best Tech Overhaul - Front Office at the 26<sup>th</sup> 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 multiple 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

<sup>1</sup> Inclusive of Malaysia, Indonesia, Singapore, Thailand, Cambodia, and the Philippines, excluding scheduled maintenance

<sup>2</sup> 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<sup>1</sup>.
- Achieved 99.97% service uptime for non-retail banking platforms<sup>2</sup>.

<sup>1</sup> Inclusive of Malaysia, Indonesia, Singapore, Thailand, Cambodia, and the Philippines, excluding scheduled maintenance.

<sup>2</sup> 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.

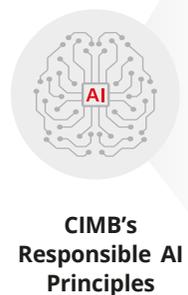
We are currently developing a taxonomy of controls tailored to each AI use case. This involves mapping out the various scenarios in which AI may be deployed in CIMB. Each use case carries different risk considerations, so it is important to identify the fundamental principles of responsible AI and define 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.



- **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<sup>1</sup>. Phishing alone now accounts for more than three-quarters of all cyber incidents in Southeast Asia<sup>2</sup>.

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.

<sup>1</sup> IBM Security, X-Force Threat Intelligence Index 2024.

<sup>2</sup> 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.

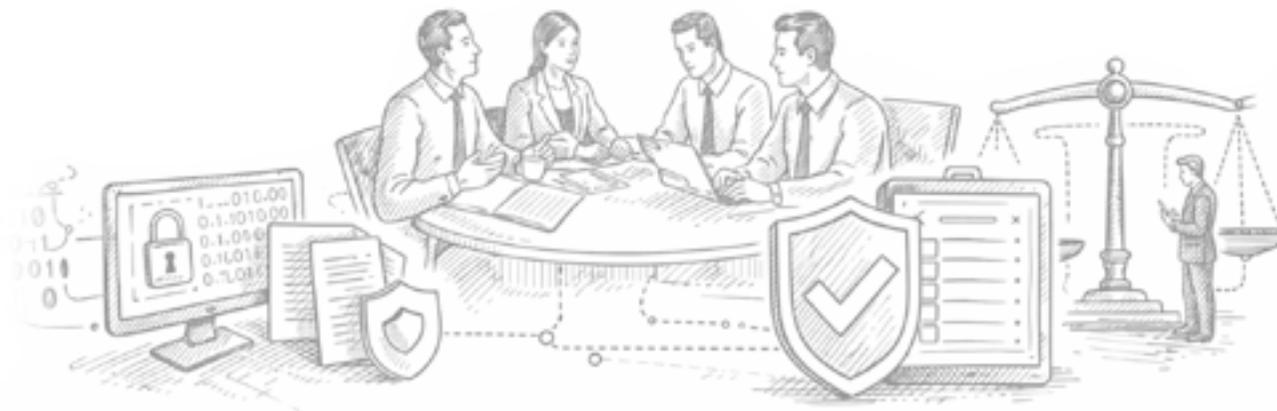
## RESPONSIBLE AND FAIR USE OF DATA

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.

