



CIMB GROUP HOLDINGS BERHAD

SUSTAINABILITY REPORT 2025

ADVANCING

CUSTOMERS & SOCIETY



EMPOWERING OUR CUSTOMERS

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

SECURING OUR FUTURE

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

DRIVING PURPOSE THROUGH ACTION

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





Cover Rationale



Advancing Customers and Society

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

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

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

Unified Visual Identity

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

Reducing the Environmental Impact of this Integrated Annual Report

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

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

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

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

69th Annual General Meeting

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

 Wednesday, 29 April 2026

 10.00 am



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

FEEDBACK AND REVIEW FOR CONTINUOUS IMPROVEMENT

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

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

About The CIMB Group Sustainability Report

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

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

COMPLEMENTARY RESOURCES

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

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

SCOPE AND REPORTING BOUNDARY

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

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

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

CONNECTIVITY WITH FINANCIAL STATEMENTS

This report should be read in conjunction with the Group's consolidated financial statements, prepared in accordance with the Malaysian Financial Reporting Standards (MFRS),

International Financial Reporting Standards (IFRS) and the requirements of the Companies Act 2016 in Malaysia. The report covers the financial year ended 31 December 2025 and is aligned with the reporting period of the consolidated financial statements. The presentation currency of the sustainability-related financial disclosures is Ringgit Malaysia (RM), consistent with the presentation currency used in the consolidated financial statements.

REPORTING STANDARDS: A CLEAR AND BALANCED ACCOUNT FOR STAKEHOLDERS

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

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

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

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

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

RELIABILITY: ASSURANCE OF QUALITY

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

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

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

DISCLAIMER

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

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

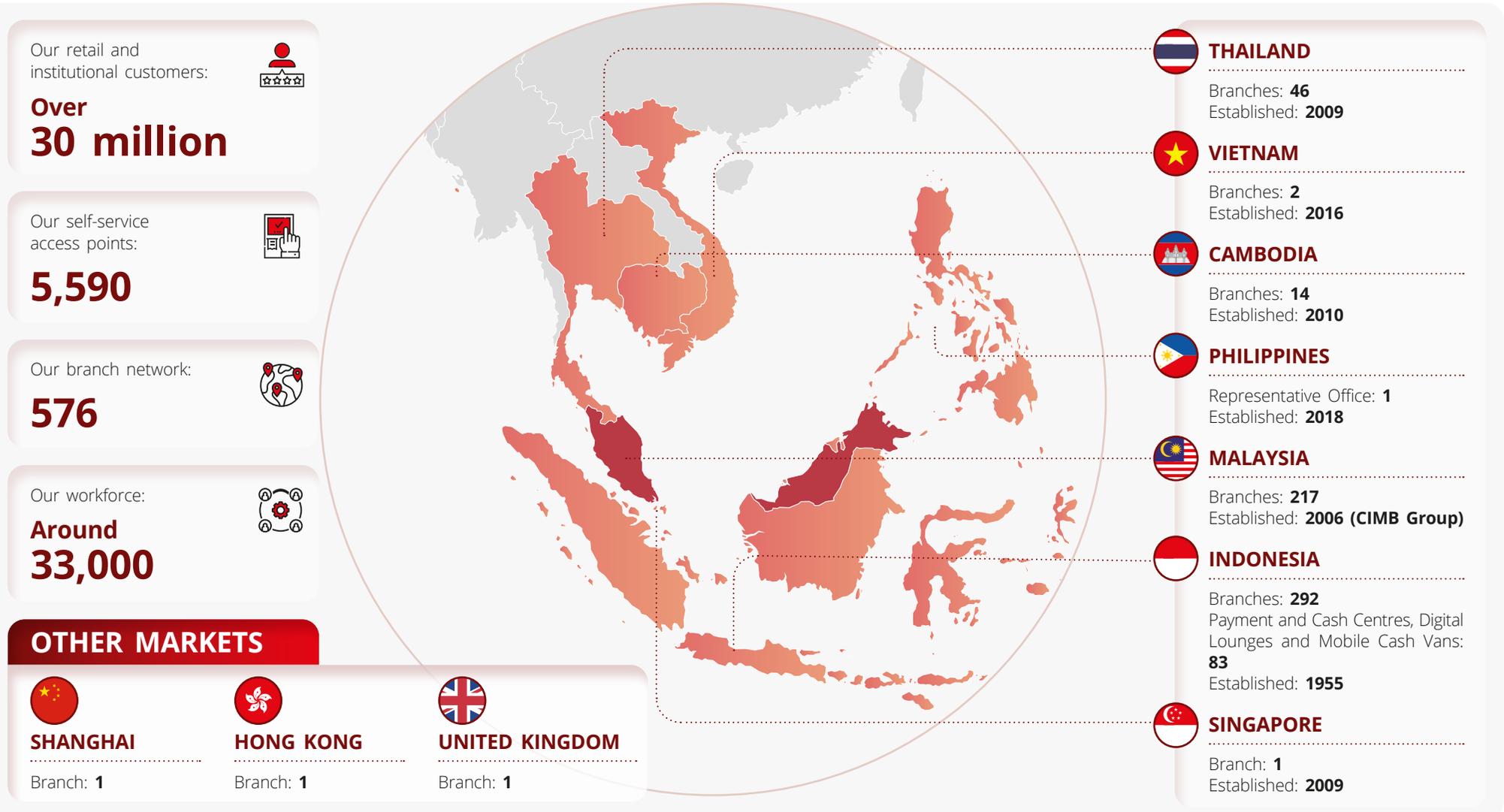
Forward-Looking Statements: *This Sustainability Report contains forward-looking statements, including statements about sustainability ambitions, goals, targets, strategies and plans. These statements are based on current expectations and assumptions about future events, trends and uncertainties, and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

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

CIMB at a Glance

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

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



DELIVERING IMPACTFUL SOLUTIONS THROUGH OUR BUSINESS UNITS



Consumer Banking

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

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



CIMB Digital Assets

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



Commercial Banking

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

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



Transaction Banking

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

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



Wholesale Banking

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

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



Islamic Banking

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

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



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

CIMB BANK

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

CIMB INVESTMENT BANK

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

CIMB ISLAMIC

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

OUR BRANDS

Regional Banking

CIMB NIAGA

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

CIMB THAI BANK

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

CIMB BANK PLC

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

CIMB BANK VIETNAM

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

Datuk Syed Zaid Albar
Group Chairman



Ho Yuet Mee
Chairperson,
Board Group Sustainability Committee



Novan Amirudin
Group Chief Executive Officer



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

Staying the Course in a Changing World

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

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

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

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

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

SUSTAINABILITY AS A PILLAR OF RESILIENCE

Chairman of the Board

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

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



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

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

The Board and management are fully aligned in our commitment to deliver disciplined performance while systematically integrating long-term considerations — including climate change, nature and biodiversity, human rights and social inclusion — into all material decision-making. These considerations are embedded

across CIMB's strategies and risk frameworks, encompassing green, transition and social development financing, strengthened credit assessments, and enhanced capabilities to manage interconnected environmental, social and governance risks and opportunities.

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

CAPITAL WITH CONSCIENCE: CLARITY OF PURPOSE IN A CHANGING WORLD

Board Group Sustainability Committee Chair

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

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

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

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

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

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

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

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

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

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

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



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

FROM AMBITION TO PERFORMANCE Group Chief Executive Officer

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



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

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

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

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

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

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

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

2025 Sustainability Highlights

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

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

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

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

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

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

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

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

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

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



MSCI ESG RATING upgraded to **AAA** up from AA previously



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



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



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



2025 Sustainability Highlights

AWARDS HIGHLIGHTS >

SUSTAINABILITY EXCELLENCE

National Corporate Responsibility Awards (NACRA)

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

Indonesia Stock Exchange (IDX) Channel – Anugerah ESG Award

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

Global Excellence Chronicle Magazine

- Most Trusted Bank in the Philippines

SUSTAINABLE FINANCE

Asian Banking and Finance Wholesale Banking Awards

- Singapore International Green Financing Bank of the Year

FinanceAsia Achievement Awards

- Best Sustainable Finance Deal, Malaysia

The Asset Triple A Awards for Sustainable Finance

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

The Asset Triple A Islamic Finance Awards

- Best SDG Sukuk, Malaysia
- Best Sustainability-Linked Sukuk – Plantations, Malaysia
- Best Social Sukuk – SME, Indonesia
- Best ASEAN Sustainability SRI Sukuk
- Best SRI Sustainability Sukuk, Malaysia
- Best Sustainability Sukuk – Healthcare, Malaysia

- Best Islamic Banking Product – SMEBizReady, Malaysia
- Best Islamic Banking Product – Low-Carbon Transition Facility-i, Malaysia

The Asset Triple A Sustainable Infrastructure Awards

- Best Green Bond – Real Estate, Singapore

The Asian Banker – Global Excellence in Retail Financial Services Awards

- Best Green Finance Initiative in Malaysia

COMMUNITY

The Edge Billion Ringgit Club, Malaysia

- Best Corporate Responsibility Initiatives

Contact Centre Association of Malaysia (CCAM) Awards

- Best Corporate Social Responsibility Programme

Bisnis Indonesia CSR Awards (BISRA)

- Platinum: CIMB Niaga Sustainable Bamboo Conservation

Mandaya Awards, Indonesia

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

Asian Impact Awards, Indonesia

- Platinum: Alignment through Empowering MSMEs in Eastern Indonesia

Nusantara CSR Awards, Indonesia

- Decent Work and Economic Growth: Community Link Programme

Community Chest Awards, Singapore

- Charity Award (Silver)
- Volunteer Partner Award

The American Chamber of Commerce (AMCHAM), Thailand

- Corporate Social Impact Recognition

WORKPLACE

Forbes World's Best Employers

- Ranked #792 globally

Employee Experience Awards, Malaysia

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

SEEK People and Purpose Awards, Malaysia

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

Asia's Best Companies, FinanceAsia

- Gold: Most Committed to DEI, Malaysia

HR Excellence Awards, Malaysia

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

Graduates' Choice Award, Malaysia

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

TalentCorp Life at Work Awards, Malaysia

- Second Runner-Up: Young Graduates

Graduan Brand Awards, Malaysia

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

HR Asia, Thailand

- Best Companies to Work for in Asia

Human Resources Online, Thailand

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

Global Banking and Finance Review Awards, Vietnam

- Great Place to Work Certified™ organisation

CUSTOMER EXPERIENCE

CX Asia Excellence Awards 2025

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

DIGITAL

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

- Best E-Wallet, Malaysia (TNG Digital)

Readers' Choice Awards, Malaysia

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

Hear from our Investor: Permodalan Nasional Berhad



Muazzam bin Mohamad

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

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

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

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

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

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

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

CIMB's Sustainability Approach

CIMB'S SUSTAINABILITY STRATEGY 2030



Luanne Sieh
Group Chief Sustainability Officer

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

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

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

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

EMPOWERING OUR CUSTOMERS

Support clients' transition

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

SECURING OUR FUTURE

Strengthen integration of environmental and social risks

- 🎯 **Achieve Net Zero overall GHG emissions by 2050**
 - On track
- 🎯 **Align emissions of six priority sector portfolios with reference scenario pathways by 2030**
 - Four out of six sector-specific 2030 interim targets are tracking in line with their reference scenarios, based on latest 2024 data
- 🎯 **Achieve operational net zero GHG emissions (Scope 1 and 2) by 2030**
 - Reduced emissions in 2025 by 50% compared to our 2019 baseline

DRIVING PURPOSE THROUGH ACTION

Invest in people and communities

- 🎯 **Maintain top quartile position on the S&P Global CSA**
 - 88th percentile, based on latest available ranking in 2025
- 🎯 **Disburse RM150 million of community investments from 2021 to 2025**
 - RM153.2 million disbursed from 2021 to 2025, and committed to disburse a further RM200 million from 2026 to 2030
- 🎯 **Contribute 120,000 volunteering hours annually through to 2030**
 - Contributed over 200,000 volunteer hours in 2025 to local communities

🎯 *Headline commitments*

Stakeholder Engagement

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

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

Customers

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

How We Engage	Key Concerns Raised	How We Responded
<ul style="list-style-type: none"> • Conduct annual and post-interaction surveys to gather customer feedback • Interact directly with customers at branches and call centres, and through relationship managers • Maintain accessible channels for feedback, enquiries and complaints • Acknowledge customer loyalty through appreciation initiatives and reward programmes • Share timely updates via SMS, email and digital platforms 	<ul style="list-style-type: none"> • Seamless and reliable customer experience • Reliability and stability of digital platforms • Data privacy, cybersecurity and the rising threat of scams • Accessible and sustainable finance options • Fair and flexible financing terms 	<ul style="list-style-type: none"> • Simplified processes to make banking faster, easier and more efficient • Achieved 99.95% and 99.97% service uptime for retail and non-retail banking platforms, respectively • Strengthened customer education and safeguards on scam prevention, data privacy and cybersecurity • Broadened sustainable finance offerings with more tailored, flexible and accessible solutions • Launched new offerings tailored to support small businesses and vulnerable individuals • Hosted engagements and events to build financial literacy and confidence



Stakeholder Engagement

Employees

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

How We Engage	Key Concerns Raised	How We Responded
<ul style="list-style-type: none"> • Hold regular forums between senior management and employees, including quarterly Group CEO townhalls and departmental townhalls • Conduct organisation-wide employee surveys • Facilitate structured performance reviews and regular check-ins between employees and supervisors • Enable career development dialogues, mentorship programmes and learning initiatives • Provide onboarding sessions for new hires at all levels • Share key updates through multiple internal communication channels • Host employee engagement and recognition initiatives • Maintain channels for employees to raise feedback, concerns and suggestions • Engage proactively with employee unions 	<ul style="list-style-type: none"> • Corporate culture, values and leadership • Employee well-being and work-life balance • Diversity, equity and inclusion • Performance management, compensation and benefits • Career development, learning and succession planning • Internal processes and technological support • Collective bargaining agreements 	<ul style="list-style-type: none"> • Embedded EPICC values into daily work practices, communications and decision-making, including 360-degree performance reviews and talent programmes • Launched initiatives to embed a purpose-driven work culture through leadership communications and employee engagement activities • Enhanced annual employee surveys and tracked follow-up action plans • Upheld equal opportunities, fair treatment and competitive compensation • Refreshed the flexible benefits programme, expanding claimable items and strengthening coverage for employees' dependants • Enhanced occupational health, safety and well-being efforts, addressing both physical and mental wellness • Supported career development through <i>Navigate My Career</i> and leadership programmes, including CIMB Signature Leadership Programmes • Reviewed and strengthened succession pipelines to cultivate a diverse and well-prepared leadership team • Simplified internal processes to improve efficiency and employee experience, leveraging on technology and artificial intelligence • Engaged with employee unions on new internal policies and fair remuneration, with structured consultation to strengthen labour relations

Investors

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

How We Engage	Key Concerns Raised	How We Responded
<ul style="list-style-type: none"> • Provide regular financial and sustainability updates through quarterly briefings and at the Annual General Meeting • Maintain dialogue with investors, fund managers, stewardship teams and credit rating agencies through roadshows and one-on-one meetings • Publish financial presentations and analyst briefing recordings on CIMB's investor relations website 	<ul style="list-style-type: none"> • Governance, ethics and risk management • Cybersecurity and data privacy • Physical and transition climate risks, including targets, strategies and disclosures • Nature and human rights-related safeguards • Engagement with clients in high-risk sectors • Diversity, equity and inclusion • Sustainable finance goals and approaches 	<ul style="list-style-type: none"> • Aligned sustainability disclosures with IFRS S1 and S2 to enhance consistency, comparability and decision-usefulness • Published disclosures on nature-related risks and human rights saliency assessments to improve transparency on emerging environmental and social risks • Shared climate, forest and water-related data through recognised external platforms, including the Carbon Disclosure Project • Maintained regular and proactive engagement with investors

Regulators

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

How We Engage

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

Key Concerns Raised

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

How We Responded

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

Stakeholder Engagement

Suppliers

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

How We Engage	Key Concerns Raised	How We Responded
<ul style="list-style-type: none"> Maintain regular engagement and communication with vendors and suppliers through procurement processes, including our Vendor Code of Conduct and the integration of sustainability criteria within our Request for Proposal process Conduct periodic supplier performance evaluations, including assessments against sustainability criteria Host virtual focus groups to promote collaboration and share sustainability best practices 	<ul style="list-style-type: none"> Opportunities for capacity-building and support in sustainable procurement practices Fair remuneration and payment terms Expectations and compliance with the Vendor Code of Conduct (VCOG), including sustainability obligations Seamless and efficient procurement systems Cybersecurity and data privacy 	<ul style="list-style-type: none"> Fostered collaboration with vendors and suppliers to explore sustainable supply chain programmes, including awareness-building on expectations and responsible practices Provided clear channels for reviewing payment terms and resolving payment-related issues Shared updated VCOG guidelines and provided timely support to facilitate compliance with environmental, labour and ethical standards Reviewed and streamlined procurement system and processes to improve efficiency Worked closely with Group Information Technology to strengthen data privacy controls and address cybersecurity risks

Community/NGOs/Civil Society

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

How We Engage	Key Concerns Raised	How We Responded
<ul style="list-style-type: none"> Hold one-on-one consultations and meetings with community partners and stakeholders Participate in forums and dialogues on community development as well as environmental and social issues Build partnerships with community-based organisations and NGOs Provide donations and sponsorships for impactful community initiatives Organise employee volunteerism activities 	<ul style="list-style-type: none"> Financing sectors with adverse impacts on climate and nature Identifying and managing human rights risks Mobilising funds for conservation and environmental protection efforts Promoting economic inclusion and financial literacy Supporting long-term community development Scaling programmes amid funding and resource constraints 	<ul style="list-style-type: none"> Engaged environmental NGOs to seek independent perspectives and validate key findings for CIMB's Nature and Biodiversity Report Engaged NGOs working on social issues to validate our assessment of salient human rights risks Channelled funding towards conservation initiatives through EcoSave-i and new strategic partnerships Enhanced monitoring mechanisms to strengthen tracking, accountability and impact measurement of environmental and community development programmes Expanded financial literacy and inclusion initiatives Recorded over 200,000 employee volunteer hours in 2025

THE COOLER EARTH Sustainability Series

THE COOLER EARTH SUSTAINABILITY SERIES

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

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



Engaging Media through Sustainability Masterclasses

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



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



Understanding the Evolving Role of Financial Reporting and Sustainability

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



Advancing Shariah Leadership in Sustainability

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



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



Going Green is Good for Business

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

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

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



Stakeholder Engagement



Driving Renewable Energy and Energy Efficiency

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



Accelerating Sustainability in SMEs

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



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



Strengthening Awareness through Engagement and Education

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

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



Advancing Green Innovation through Collaboration

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

The programme also served as a platform to launch Sustainability360, an ESG advisory offering for CIMB Thai's corporate and financial institution clients. The event was organised as a carbon-neutral programme, with approximately 7 tCO₂e of event-related emissions offset.



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



Material Matters

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

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

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

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

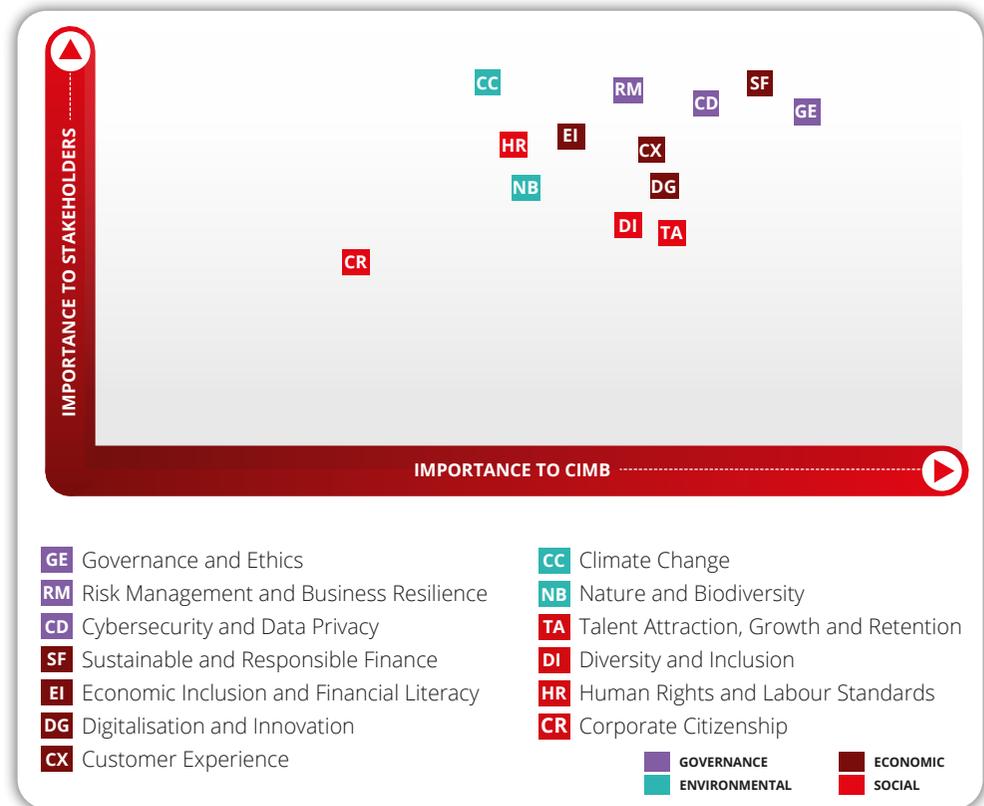
In line with a double materiality approach, we also assess CIMB's actual and potential impacts on the environment and society. These inside-out impacts include our financed emissions, labour practices across our value chain, and influence over customer behaviour through our products and services. Understanding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

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

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

MATERIALITY MATRIX

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



Material Matters

CIMB'S MATERIAL MATTERS

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

GOVERNANCE ECONOMIC ENVIRONMENTAL SOCIAL

RISK MANAGEMENT AND BUSINESS RESILIENCE

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

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

Learn more on pages 36 to 37.

CYBERSECURITY AND DATA PRIVACY

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

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

Learn more on pages 116 to 119.

GOVERNANCE AND ETHICS

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

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

Learn more on pages 25 to 35.

SUSTAINABLE AND RESPONSIBLE FINANCE

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

Capitals Affected: Financial Strength | Natural Capital
Stakeholders: Customers

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

ECONOMIC INCLUSION AND FINANCIAL LITERACY

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

Capitals Affected: Financial Strength | Robust Relationships
Stakeholders: Customers

Learn more on pages 121 to 128.

CUSTOMER EXPERIENCE

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

Capitals Affected: Robust Relationships
Stakeholders: Customers

Learn more on pages 105 to 111.

DIGITALISATION AND INNOVATION

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

Capitals Affected: Physical Network | Intellectual Capital
Stakeholders: Customers

Learn more on pages 112 to 115.

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

GOVERNANCE **ECONOMIC** **ENVIRONMENTAL** **SOCIAL**

NATURE AND BIODIVERSITY

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

Capitals Affected: Natural Capital
Stakeholders: Society | Customers

Learn more on pages 83 to 89.

DIVERSITY AND INCLUSION

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

Capitals Affected: Valued People
Stakeholders: Employees | Customers

Learn more on pages 148 to 151.

CORPORATE CITIZENSHIP

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

Capitals Affected: Robust Relationships
Stakeholders: Society

Learn more on pages 129 to 137.

CLIMATE CHANGE

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

Capitals Affected: Natural Capital
Stakeholders: Society | Customers

Learn more on pages 46 to 82.

HUMAN RIGHTS AND LABOUR STANDARDS

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

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

Learn more on pages 90 to 91.

TALENT ATTRACTION, GROWTH AND RETENTION

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

Capitals Affected: Valued People
Stakeholders: Employees

Learn more on pages 138 to 148.

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