



# SUSTAINABILITY REPORT 2025

## PERFORMANCE DATA SUPPLEMENT

MOVING FORWARD WITH YOU

MARCH 2026



THANK YOU  
FROM TOMORROW



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## ABOUT THIS DOCUMENT

This Performance Data Supplement (PDS) provides an overview of the sustainability indicators for CIMB Group Holdings Berhad for the year 2025. The PDS serves to provide supplementary data to the CIMB Group Sustainability Report 2025  (The Sustainability Report) and should be read in conjunction with CIMB's Integrated Annual Report 2025  for a comprehensive understanding of our performance. Where feasible, we have presented four years of comparable data to enable meaningful year-on-year comparisons. Our previous PDS was published in March 2025.

## SCOPE AND REPORTING BOUNDARY

This PDS 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 for the year ended 31 December 2025. The entities, assets and operations covered in this PDS are consistent with those included in the Group's financial statements.

CIMB reports its operational greenhouse gas (GHG) emissions based on the operational control approach under the GHG Protocol Corporate Standard. This approach reflects the entities and assets over which the Group has full authority to implement its operational policies and therefore provides a more accurate representation of emissions that CIMB can directly manage and influence through operational measures.

Under this approach, emissions associated with facilities and assets that are operationally controlled by the Group are reported within Scope 1 and 2, while emissions from other activities are reported under the relevant Scope 3 categories.

CIMB is progressively enhancing its GHG reporting framework to align with emerging sustainability reporting requirements. During this transition, the Group continues to report its primary operational emissions inventory based on the operational control approach, while also providing additional information on emissions aligned with the financial control boundary to support transparency and comparability with the Group's financial reporting perimeter financial statements.



This transitional approach allows CIMB to maintain a clear linkage between emissions management and operational decision-making, while progressively aligning disclosures with evolving reporting expectations and standards. CIMB's reported Scope 1 and 2 emissions based on operational control are subject to limited assurance.

## CONNECTIVITY WITH FINANCIAL STATEMENTS

This PDS 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 and this PDS 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 TO STAKEHOLDERS

We aim to provide meaningful and transparent information that supports informed decision-making. This PDS 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 of Sustainability Report) 
- 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 of Sustainability Report) 

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

In preparing this PDS, 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 limited assurance can be found on pages 41 to 46 in the Performance Data Supplement
- Our internal audit team reviewed the selected indicators for accuracy and completeness
- We are progressively expanding the scope of assurance to strengthen data reliability and transparency

## DISCLAIMER

This Performance Data Supplement 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 PDS 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 PDS 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 the Sustainability Report.

### ***Forward-Looking Statements***

The 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 PDS, 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 its accuracy or completeness. Use of such information is subject to the original sources' terms, limitations and methodologies.

# Governance and Ethics

## BOARD OF DIRECTORS

Indicator	Unit	2022	2023	2024	2025 <sup>1</sup>
<b>Directors by Gender</b>					
Male	#	7	6	7	6
Female	#	3	3	4	5
Male	%	70	67	64	55
Female	%	30	33	36	45
<b>Directors by Age</b>					
<30	#	0	0	0	0
30-50	#	1	1	2	1
>50	#	9	8	9	10
<30	%	0	0	0	0
30-50	%	10	11	18	9
>50	%	90	89	82	91

<sup>1</sup> Figures are reported for CIMB Group Holdings Berhad as at 31 December 2025.

## HUMAN RIGHTS

Indicator	Unit	2022	2023	2024	2025
Number of Substantiated Complaints <sup>1</sup>	#	0	0	1	0

<sup>1</sup> Substantiated complaints refer to written statements by regulatory or similar official bodies addressed to CIMB that identifies violations of human rights, or a complaint lodged with CIMB that we have recognised as legitimate.

## ANTI-BRIBERY AND ANTI-CORRUPTION

Indicator	Unit	2022	2023	2024	2025
Operations Assessed for Corruption-related Risk <sup>1</sup>	%	100	100	100	100
Confirmed Incidents of Corruption and Action Taken <sup>2</sup>	#	1	1	1	0

<sup>1</sup> Operations are assessed based on divisions (eg. Group Consumer Banking, Group Wholesale Banking, Group Finance) across our banking entities in all countries.

<sup>2</sup> Confirmed incidents are identified based on substantiated breaches of the Bank's Anti-Bribery and Corruption Policy and Code of Ethics and Conduct following formal investigation. 2025 data covers confirmed incidents in Malaysia, Indonesia, Singapore, Thailand and Cambodia, whereas previous years only covered Malaysia.

# Employees

## WORKFORCE PROFILE

### EMPLOYEE DISTRIBUTION

Indicator	Unit	2022	2023	2024 <sup>2</sup>	2025
<b>Total</b>	<b>FTEs</b>	<b>33,252</b>	<b>34,166</b>	<b>33,512</b>	<b>33,236</b>
<b>Employees by Country<sup>1</sup></b>					
Malaysia	FTEs	16,180	16,489	15,855	16,076
Indonesia	FTEs	11,775	12,069	12,012	11,654
Singapore	FTEs	966	1,026	1,064	1,085
Thailand	FTEs	3,268	3,181	3,108	2,893
Cambodia	FTEs	461	481	496	502
Others <sup>3</sup>	FTEs	602	920	977	1,026
Malaysia	% of FTEs	48.7	48.3	47.3	48.3
Indonesia	% of FTEs	35.4	35.3	35.8	35.1
Singapore	% of FTEs	2.9	3.0	3.2	3.3
Thailand	% of FTEs	9.8	9.3	9.3	8.7
Cambodia	% of FTEs	1.4	1.4	1.5	1.5
Others <sup>3</sup>	% of FTEs	1.8	2.7	2.9	3.1
<b>Employees by Job Category<sup>1</sup></b>					
Non-Management	FTEs	4,929	4,715	4,358	3,904
Junior Management	FTEs	22,128	22,851	22,351	22,529
Middle Management	FTEs	4,648	4,980	5,154	5,201
Senior Management	FTEs	1,479	1,556	1,582	1,533
Key Management	FTEs	68	64	67	69
Non-Management	% of FTEs	14.9	13.7	13.0	11.8
Junior Management	% of FTEs	66.5	66.9	66.7	67.8
Middle Management	% of FTEs	14.0	14.6	15.4	15.6
Senior Management	% of FTEs	4.4	4.6	4.7	4.6
Key Management	% of FTEs	0.2	0.2	0.2	0.2
<b>Employees by Gender<sup>1</sup></b>					
Male	FTEs	14,350	14,704	14,480	14,341
Female	FTEs	18,902	19,462	19,032	18,895
Male	% of FTEs	43.2	43.0	43.2	43.1
Female	% of FTEs	56.8	57.0	56.8	56.9

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

<sup>2</sup> 2024 figures exclude employees whose costs are borne by a third party.

<sup>3</sup> Others consist of Philippines and Vietnam.

## Employees

### EMPLOYEE DISTRIBUTION (CONTINUED)

Indicator			Unit	2022	2023	2024 <sup>2</sup>	2025
<b>Employees by Job Category and Gender<sup>1</sup></b>							
Non-Management	Male	FTEs		2,353	2,272	2,118	1,936
	Female	FTEs		2,576	2,443	2,240	1,968
Junior Management	Male	FTEs		8,767	9,060	8,930	8,987
	Female	FTEs		13,361	13,791	13,421	13,542
Middle Management	Male	FTEs		2,353	2,466	2,528	2,553
	Female	FTEs		2,295	2,514	2,626	2,648
Senior Management	Male	FTEs		830	863	860	820
	Female	FTEs		649	693	722	713
Key Management	Male	FTEs		47	43	44	45
	Female	FTEs		21	21	23	24
Non-Management	Male	%		47.7	48.2	48.6	49.6
	Female	%		52.3	51.8	51.4	50.4
Junior Management	Male	%		39.6	39.6	40.0	39.9
	Female	%		60.4	60.4	60.0	60.1
Middle Management	Male	%		50.6	49.5	49.0	49.1
	Female	%		49.4	50.5	51.0	50.9
Senior Management	Male	%		56.1	55.5	54.4	53.5
	Female	%		43.9	44.5	45.6	46.5
Key Management	Male	%		69.1	67.2	65.7	65.2
	Female	%		30.9	32.8	34.3	34.8
<b>Employees by Age<sup>1</sup></b>							
<30		FTEs		6,360	6,091	5,043	4,496
30-50		FTEs		22,966	24,116	24,147	24,241
>50		FTEs		3,926	3,959	4,322	4,499
<30		% of FTEs		19.1	17.8	15.0	13.5
30-50		% of FTEs		69.1	70.6	72.1	73.0
>50		% of FTEs		11.8	11.6	12.9	13.5

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

<sup>2</sup> 2024 figures exclude employees whose costs are borne by a third party.

# Employees

## NEW HIRES

Indicator	Unit	2022	2023	2024	2025
<b>Total Hires</b>	<b>FTEs</b>	<b>5,383</b>	<b>5,581</b>	<b>4,129</b>	<b>3,961</b>
	<b>Hire rate (%)</b>	<b>16.3</b>	<b>16.6</b>	<b>12.3</b>	<b>11.9</b>
<b>Hires by Country<sup>1</sup></b>					
Malaysia	FTEs	2,316	2,442	1,419	1,560
Indonesia	FTEs	1,930	2,059	1,902	1,644
Singapore	FTEs	259	197	169	205
Thailand	FTEs	488	443	308	160
Cambodia	FTEs	80	76	65	67
Others <sup>2</sup>	FTEs	310	364	266	325
Malaysia	Hire rate (%)	7.0	7.3	4.2	4.7
Indonesia	Hire rate (%)	5.8	6.1	5.7	5.0
Singapore	Hire rate (%)	0.8	0.6	0.5	0.6
Thailand	Hire rate (%)	1.5	1.3	0.9	0.5
Cambodia	Hire rate (%)	0.2	0.2	0.2	0.2
Others <sup>2</sup>	Hire rate (%)	0.9	1.1	0.8	1.0
<b>Hires by Job Category<sup>1</sup></b>					
Non-Management	FTEs	726	823	594	455
Junior Management	FTEs	3,903	4,077	3,000	3,014
Middle Management	FTEs	628	579	451	406
Senior Management	FTEs	122	100	81	82
Key Management	FTEs	4	2	3	4
Non-Management	Hire rate (%)	2.2	2.4	1.8	1.4
Junior Management	Hire rate (%)	11.8	12.1	8.9	9.1
Middle Management	Hire rate (%)	1.9	1.7	1.3	1.2
Senior Management	Hire rate (%)	0.4	0.3	0.2	0.2
Key Management	Hire rate (%)	0.0	0.0	0.0	0.0
<b>Hires by Gender<sup>1</sup></b>					
Male	FTEs	2,660	2,752	2,125	1,639
Female	FTEs	2,723	2,829	2,004	2,322
Male	Hire rate (%)	8.0	8.2	6.3	4.9
Female	Hire rate (%)	8.2	8.4	6.0	7.0
<b>Hires by Age<sup>1</sup></b>					
<30	FTEs	2,706	2,850	1,944	1,701
30-50	FTEs	2,615	2,664	2,127	2,198
>50	FTEs	62	67	58	62
<30	Hire rate (%)	8.2	8.5	5.8	5.1
30-50	Hire rate (%)	7.9	7.9	6.3	6.6
>50	Hire rate (%)	0.2	0.2	0.2	0.2
<b>Internal Hires</b>					
Open positions filled by internal candidates <sup>3</sup>	Hire rate (%)	20.0	11.0	12.0	17.2

<sup>1</sup> The hire rate is calculated using total hires divided by total average headcount.

<sup>2</sup> Others consist of Philippines and Vietnam.

<sup>3</sup> Open positions filled by internal candidates are shown as a proportion of jobs posted internally and not part of total new hires. Data includes Malaysia, Indonesia, Singapore, Thailand and Cambodia.

# Employees

## EMPLOYEE TURNOVER

Indicator	Unit	2022	2023	2024	2025
<b>Total Turnover<sup>1</sup></b>	<b>FTEs</b>	<b>5,397</b>	<b>4,660</b>	<b>4,352</b>	<b>4,631</b>
	<b>Turnover Rate (%)</b>	<b>16.3</b>	<b>13.8</b>	<b>13.0</b>	<b>13.9</b>
<b>Turnover by Country<sup>2</sup></b>					
Malaysia	FTEs	2,191	1,924	1,632	1,750
Indonesia	FTEs	2,176	1,760	1,946	1,994
Singapore	FTEs	203	146	132	180
Thailand	FTEs	562	535	380	373
Cambodia	FTEs	69	56	49	59
Others <sup>3</sup>	FTEs	196	239	213	275
Malaysia	Turnover Rate (%)	6.6	5.7	4.9	5.3
Indonesia	Turnover Rate (%)	6.6	5.2	5.8	6.0
Singapore	Turnover Rate (%)	0.6	0.4	0.4	0.5
Thailand	Turnover Rate (%)	1.7	1.6	1.1	1.1
Cambodia	Turnover Rate (%)	0.2	0.2	0.1	0.2
Others <sup>3</sup>	Turnover Rate (%)	0.6	0.7	0.6	0.8
<b>Turnover by Job Category<sup>2</sup></b>					
Non-Management	FTEs	864	758	781	766
Junior Management	FTEs	3,734	3,192	2,902	3,099
Middle Management	FTEs	605	558	541	573
Senior Management	FTEs	189	144	122	189
Key Management	FTEs	5	8	6	4
Non-Management	Turnover Rate (%)	2.6	2.3	2.3	2.3
Junior Management	Turnover Rate (%)	11.3	9.5	8.7	9.3
Middle Management	Turnover Rate (%)	1.8	1.7	1.6	1.7
Senior Management	Turnover Rate (%)	0.6	0.4	0.4	0.6
Key Management	Turnover Rate (%)	0.0	0.0	0.0	0.0
<b>Turnover by Gender<sup>2</sup></b>					
Male	FTEs	2,701	2,380	2,264	2,002
Female	FTEs	2,696	2,280	2,088	2,629
Male	Turnover Rate (%)	8.2	7.1	6.8	6.0
Female	Turnover Rate (%)	8.1	6.8	6.2	7.9
<b>Turnover by Age<sup>2</sup></b>					
<30	FTEs	1,865	1,449	1,281	1,243
30-50	FTEs	3,115	2,723	2,602	2,759
>50	FTEs	417	488	469	629
<30	Turnover Rate (%)	5.6	4.3	3.8	3.7
30-50	Turnover Rate (%)	9.4	8.1	7.8	8.3
>50	Turnover Rate (%)	1.3	1.4	1.4	1.9
<b>Voluntary Turnover<sup>2</sup></b>					
	FTEs	4,456	3,681	3,126	3,343
	Turnover Rate (%)	13.5	10.9	9.3	10.1

<sup>1</sup> Total employee turnover is a sum of voluntary (e.g., resignation) and involuntary (e.g., end of contract, dismissal, death, retirement) turnover, excluding transfers to other CIMB entities, which is outside of the scope of this table.

<sup>2</sup> The turnover rate is calculated using total hires divided by total average headcount.

<sup>3</sup> Others consist of Philippines and Vietnam.

## Employees

### TEMPORARY STAFF<sup>1</sup>

Indicator	Unit	2022	2023	2024	2025
<b>Total</b>	%	4.4	4.4	4.5	5.9
Malaysia	%	1.2	0.9	1.0	1.2
Indonesia	%	1.9	2.2	2.3	3.4
Singapore	%	0.1	0.2	0.2	0.2
Thailand	%	1.2	1.1	0.9	0.8
Cambodia	%	0.02	0.02	0.02	0.04
Others <sup>2</sup>	%	0.04	0.03	0.04	0.26

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

<sup>2</sup> Others consist of Philippines and Vietnam.

### MANAGEMENT EMPLOYEES<sup>1</sup> IN REVENUE GENERATING FUNCTIONS

Indicator	Unit	2022	2023	2024	2025
<b>Total</b>	<b>FTEs</b>	<b>1,674</b>	<b>1,731</b>	<b>1,695</b>	<b>1,653</b>
<b>Distribution by Country</b>					
Malaysia	FTEs	571	567	544	528
Indonesia	FTEs	830	888	890	887
Singapore	FTEs	51	51	48	51
Thailand	FTEs	193	196	188	163
Cambodia	FTEs	29	29	25	24
Malaysia	%	34.1	32.8	32.1	31.9
Indonesia	%	49.6	51.3	52.5	53.7
Singapore	%	3.0	2.9	2.8	3.1
Thailand	%	11.5	11.3	11.1	9.9
Cambodia	%	1.7	1.7	1.5	1.5
<b>Distribution by Gender</b>					
Male	FTEs	906	929	897	880
Female	FTEs	768	802	798	773
Male	%	54.1	53.7	52.9	53.2
Female	%	45.9	46.3	47.1	46.8

<sup>1</sup> Management employees refer to employees within junior to key management job categories with supervisory roles.

## Employees

### DIVERSITY AND INCLUSION

#### EMPLOYEE DISTRIBUTION BY NATIONALITY

Indicator	Unit	2022	2023	2024	2025
<b>Total</b>	<b>FTEs</b>	<b>33,252</b>	<b>34,166</b>	<b>33,512</b>	<b>33,236</b>
<b>Non-Management</b>					
Malaysian	FTEs	2,021	1,967	1,932	1,872
Indonesian	FTEs	2,422	2,364	2,092	1,732
Singaporean	FTEs	4	4	4	4
Thai	FTEs	259	172	132	112
Cambodian	FTEs	82	56	48	46
Others <sup>1</sup>	FTEs	141	152	150	138
<b>Junior Management</b>					
Malaysian	FTEs	11,091	11,433	10,721	10,997
Indonesian	FTEs	7,574	7,884	8,046	8,048
Singaporean	FTEs	412	428	436	422
Thai	FTEs	2,382	2,330	2,315	2,135
Cambodian	FTEs	317	350	360	370
Others	FTEs	352	426	473	557
<b>Middle Management</b>					
Malaysian	FTEs	2,247	2,451	2,540	2,561
Indonesian	FTEs	1,527	1,555	1,593	1,598
Singaporean	FTEs	217	235	266	282
Thai	FTEs	495	542	533	527
Cambodian	FTEs	49	61	72	68
Others	FTEs	113	136	150	165
<b>Senior Management</b>					
Malaysian	FTEs	934	974	999	956
Indonesian	FTEs	249	265	281	279
Singaporean	FTEs	105	121	113	117
Thai	FTEs	123	126	118	109
Cambodian	FTEs	11	12	12	16
Others	FTEs	57	58	59	56
<b>Key Management</b>					
Malaysian	FTEs	54	49	46	45
Indonesian	FTEs	10	10	14	15
Singaporean	FTEs	2	2	2	2
Thai	FTEs	0	0	0	1
Cambodian	FTEs	1	1	1	1
Others	FTEs	1	2	4	5

#### WOMEN IN LEADERSHIP

Indicator	Unit	2022	2023	2024	2025
Women in leadership <sup>1</sup>	%	42	38	42	40

<sup>1</sup> Leadership is defined as employees at GCEO-2 level and above, and Key Management employees.

#### WOMEN IN STEM-RELATED POSITIONS

Indicator	Unit	2022	2023	2024	2025
Share of women in STEM-related positions <sup>1</sup>	% of total STEM-related positions	34	41	41	41

<sup>1</sup> STEM-related positions refer to individuals who apply relevant technical skills in their operational role, particularly within digital and data job categories.

## Employees

### RATIO OF MALE AND FEMALE REMUNERATION<sup>1</sup> (GENDER PAY GAP)

Indicator	Unit	2022	2023	2024	2025
<b>Group</b>					
<b>Overall</b>	<b>Male : Female</b>	<b>1.00 : 1.01</b>	<b>1.00 : 1.01</b>	<b>1.00 : 1.01</b>	<b>1.00 : 1.01<sup>®</sup></b>
<b>Non-Management</b>	<b>Male : Female</b>	<b>1.00 : 1.01</b>	<b>1.00 : 1.00</b>	<b>1.00 : 1.01</b>	<b>1.00 : 1.01</b>
<b>Junior Management</b>	<b>Male : Female</b>	<b>1.00 : 1.05</b>	<b>1.00 : 1.05</b>	<b>1.00 : 1.05</b>	<b>1.00 : 1.06</b>
<b>Middle Management</b>	<b>Male : Female</b>	<b>1.00 : 0.98</b>	<b>1.00 : 0.98</b>	<b>1.00 : 0.97</b>	<b>1.00 : 0.97</b>
<b>Senior Management</b>	<b>Male : Female</b>	<b>1.00 : 0.98</b>	<b>1.00 : 0.97</b>	<b>1.00 : 0.96</b>	<b>1.00 : 0.94</b>
<b>Key Management</b>	<b>Male : Female</b>	<b>1.00 : 0.98</b>	<b>1.00 : 0.91</b>	<b>1.00 : 0.94</b>	<b>1.00 : 0.96</b>
<b>Malaysia<sup>2</sup></b>					
Overall	Male : Female	1.00 : 1.02	1.00 : 1.02	1.00 : 1.02	1.00 : 1.02
Non-Management	Male : Female	1.00 : 1.00	1.00 : 0.99	1.00 : 1.01	1.00 : 1.01
Junior Management	Male : Female	1.00 : 1.08	1.00 : 1.09	1.00 : 1.10	1.00 : 1.10
Middle Management	Male : Female	1.00 : 0.94	1.00 : 0.95	1.00 : 0.95	1.00 : 0.95
Senior Management	Male : Female	1.00 : 0.98	1.00 : 0.96	1.00 : 0.94	1.00 : 0.92
Key Management	Male : Female	1.00 : 0.96	1.00 : 0.88	1.00 : 0.93	1.00 : 0.96
<b>Indonesia<sup>2</sup></b>					
Overall	Male : Female	1.00 : 1.00	1.00 : 0.99	1.00 : 0.98	1.00 : 0.98
Non-Management	Male : Female	1.00 : 1.08	1.00 : 1.05	1.00 : 1.07	1.00 : 1.04
Junior Management	Male : Female	1.00 : 1.00	1.00 : 1.01	1.00 : 1.00	1.00 : 0.99
Middle Management	Male : Female	1.00 : 1.00	1.00 : 1.00	1.00 : 1.00	1.00 : 0.99
Senior Management	Male : Female	1.00 : 1.03	1.00 : 0.98	1.00 : 0.96	1.00 : 0.95
Key Management	Male : Female	1.00 : 1.06	1.00 : 1.04	1.00 : 1.00	1.00 : 0.91
<b>Singapore</b>					
Overall	Male : Female	1.00 : 0.97	1.00 : 0.98	1.00 : 0.97	1.00 : 0.98
Non-Management	Male : Female	–	–	–	–
Junior Management	Male : Female	1.00 : 1.00	1.00 : 1.01	1.00 : 1.00	1.00 : 1.00
Middle Management	Male : Female	1.00 : 0.98	1.00 : 0.96	1.00 : 0.97	1.00 : 0.97
Senior Management	Male : Female	1.00 : 0.95	1.00 : 0.98	1.00 : 0.98	1.00 : 0.99
Key Management	Male : Female	–	–	–	–
<b>Thailand</b>					
Overall	Male : Female	1.00 : 1.01	1.00 : 1.01	1.00 : 1.00	1.00 : 0.99
Non-Management	Male : Female	1.00 : 1.00	1.00 : 1.02	1.00 : 1.04	1.00 : 1.03
Junior Management	Male : Female	1.00 : 1.01	1.00 : 0.99	1.00 : 0.99	1.00 : 0.98
Middle Management	Male : Female	1.00 : 1.04	1.00 : 1.05	1.00 : 1.02	1.00 : 1.02
Senior Management	Male : Female	1.00 : 0.96	1.00 : 0.99	1.00 : 1.00	1.00 : 0.97
Key Management	Male : Female	–	–	–	–
<b>Cambodia</b>					
Overall	Male : Female	–	1.00 : 0.98	1.00 : 0.98	1.00 : 0.96
Non-Management	Male : Female	–	1.00 : 1.13	1.00 : 1.13	1.00 : 1.11
Junior Management	Male : Female	–	1.00 : 0.98	1.00 : 0.98	1.00 : 0.97
Middle Management	Male : Female	–	1.00 : 0.94	1.00 : 0.94	1.00 : 0.96
Senior Management	Male : Female	–	1.00 : 1.03	1.00 : 1.03	1.00 : 0.93
Key Management	Male : Female	–	–	–	–

<sup>®</sup> This data has been independently assured. Refer to independent limited assurance report on pages 41 to 46 in the Performance Data Supplement.

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

<sup>2</sup> Excludes iCIMB/Touch 'n Go Group entities (Malaysia) and subsidiaries of CIMB Niaga (Indonesia).

### DIFFERENTLY-ABLED INDIVIDUALS

Indicator	Unit	2022	2023	2024	2025
Hired workforce	FTEs	13	14	14	20 <sup>1</sup>

<sup>1</sup> For 2025, the data includes Touch 'n Go Group.

## Employees

### LEARNING AND DEVELOPMENT

#### LEARNING INVESTMENT<sup>1</sup>

Indicator	Unit	2022	2023	2024	2025
<b>Total</b>	<b>RM Mil</b>	<b>95.8</b>	<b>102.1</b>	<b>99.0</b>	<b>104.8</b>
Malaysia	RM Mil	45.6	40.8	34.3	38.1
Indonesia	RM Mil	45.5	53.7	56.0	58.1
Singapore	RM Mil	1.8	3.8	4.7	3.3
Thailand	RM Mil	2.6	3.6	3.7	4.6
Cambodia	RM Mil	0.2	0.2	0.3	0.6

<sup>1</sup> Total monetary investment made by CIMB towards employee learning and development programmes, including training costs and tools.

#### TRAINING HOURS

Indicator	Unit	2022	2023	2024	2025
<b>Total Training Hours<sup>1</sup></b>	<b>Hours in '000</b>	<b>2,650</b>	<b>2,959</b>	<b>2,587</b>	<b>2,156</b>
Malaysia	Hours in '000	809	1,069	986	992
Indonesia	Hours in '000	1,644	1,653	1,386	999
Singapore	Hours in '000	42	53	56	58
Thailand	Hours in '000	138	166	148	94
Cambodia	Hours in '000	16	19	11	12
<b>Training Hours per Employee, by Country</b>	<b>Hours</b>	<b>82</b>	<b>90</b>	<b>80</b>	<b>67</b>
Malaysia	Hours	51	66	63	62
Indonesia	Hours	140	139	116	85
Singapore	Hours	45	53	53	55
Thailand	Hours	42	52	47	31
Cambodia	Hours	35	39	22	24
<b>Training Hours per Employee by Job Category and Gender</b>					
<b>Overall</b>					
<b>Male</b>	<b>Hours</b>	<b>83</b>	<b>89</b>	<b>83</b>	<b>68</b>
<b>Female</b>	<b>Hours</b>	<b>82</b>	<b>92</b>	<b>77</b>	<b>65</b>
<b>Non-Management</b>					
Male	Hours	63	54	58	36
Female	Hours	70	54	41	25
<b>Junior Management</b>					
Male	Hours	96	105	96	81
Female	Hours	88	103	86	73
<b>Middle Management</b>					
Male	Hours	65	65	65	56
Female	Hours	67	72	68	59
<b>Senior Management</b>					
Male	Hours	54	68	61	54
Female	Hours	58	74	71	61
<b>Key Management</b>					
Male	Hours	59	82	69	41
Female	Hours	59	80	74	76

<sup>1</sup> Cumulative number of hours of training completed by employees during the reporting period.

## Employees

### EMPLOYEES COMPLETING COMPULSORY E-LEARNING MODULES<sup>1</sup>

Course Title	Unit	Compliance Frequency	2022	2023	2024	2025
Anti-Money Laundering/Counter Financing of Terrorism (AML/CFT)	%	Annual	98.2	99.8	96.6	95.5
Anti-Bribery and Corruption Awareness <sup>2</sup>	%	Alternate Odd Years	99.0	99.8	97.6	94.4
Data Protection (for MY and SG only)	%	One-off	98.6	99.6	93.3	93.3
Information Security Awareness	%	Annual	98.1	99.3	96.1	95.9
Introduction to Competition Act 2010 (for MY only)	%	Alternate Odd Years	98.4	99.7	99.2	92.3
Business Continuity Management (BCM)	%	Alternate Even Years	98.0	98.9	99.0	93.6
Operational Risk Management	%	One-off	97.7	99.2	95.9	99.6
Risk Appetite Principles (for MY and SG only)	%	One-off	98.9	99.9	99.8	99.8
Scenario-Based Financial Services Act/ Islamic Financial Services Act (FSA/IFSA) (for MY only)	%	Half-yearly	98.6	99.7	87.8	87.7
Introduction to Customer Experience (CX)	%	One-off	97.3	99.3	99.6	95.6
Islamic Finance (for MY only) <sup>3</sup>	%	One-off	98.9	99.9	92.4	95.0

<sup>1</sup> The figure represents the percentage of employees required to complete the e-learning module during the reporting year. Figures cover Malaysia, Indonesia, Singapore and Thailand, unless otherwise stated.

<sup>2</sup> Starting in 2024, the Anti-Bribery and Corruption Awareness module includes Malaysia, Indonesia, Singapore, Thailand and Cambodia, while the figures from 2022 to 2023 reflect only Malaysia and Singapore.

<sup>3</sup> The Islamic Finance (Malaysia) module has replaced The Shariah Governance Framework (Malaysia) module, which was discontinued in 2024.

### EMPLOYEES TRAINED ON ANTI-BRIBERY AND ANTI-CORRUPTION

Indicator	Unit	2022	2023	2024	2025
<b>Non-Management</b>					
Business Unit	%	98.9	97.5	99.0	40.4
Business Enabler	%	96.5	99.4	100.0	60.3
<b>Junior Management</b>					
Business Unit	%	99.2	97.9	98.5	99.6
Business Enabler	%	98.1	98.9	94.7	99.6
<b>Middle Management</b>					
Business Unit	%	99.4	98.1	98.0	99.4
Business Enabler	%	99.7	99.2	98.6	99.2
<b>Senior Management</b>					
Business Unit	%	98.0	99.0	98.4	98.8
Business Enabler	%	98.5	99.3	99.2	99.6
<b>Key Management</b>					
Business Unit	%	100.0	100.0	100.0	100.0
Business Enabler	%	100.0	100.0	100.0	96.3

## Employees

### EMPLOYEES TRAINED ON TECHNOLOGY

Indicator	Unit	2022	2023	2024	2025
<b>Total</b>	<b>FTEs</b>	<b>18,557</b>	<b>15,847</b>	<b>14,304</b>	<b>16,780</b>
Malaysia	FTEs	4,393	3,629	2,780	4,932
Indonesia	FTEs	12,933	10,952	10,807	10,997
Singapore	FTEs	229	350	286	507
Thailand	FTEs	959	773	409	323
Cambodia	FTEs	43	143	22	21

<sup>1</sup> Employees trained on technology refers to employees who have completed at least one technology-related training programme during the reporting year. This includes all technology-related learning initiatives such as internal or external training sessions, workshops, seminars and e-learning.

### EMPLOYEES TRAINED ON SUSTAINABILITY<sup>1</sup>

Indicator	Unit	2022	2023	2024	2025
<b>Total</b>	<b>FTEs</b>	<b>4,416</b>	<b>17,328</b>	<b>16,121</b>	<b>10,040<sup>®</sup></b>
Malaysia	FTEs	2,988	9,946	9,105	5,318
Indonesia	FTEs	458	3,491	2,815	2,395
Singapore	FTEs	450	668	733	1,123
Thailand	FTEs	460	2,470	2,585	682
Cambodia	FTEs	42	418	385	133
Others <sup>2</sup>	FTEs	18	335	498	389

<sup>®</sup> This data has been independently assured. Refer to independent limited assurance report on pages 41 to 46 in the Performance Data Supplement.

<sup>1</sup> Employees trained on sustainability refers to employees who have completed at least one sustainability-related training programme during the reporting year. This includes all sustainability-related learning initiatives such as internal or external training sessions, workshops, seminars and e-learning. Data for 2022 to 2024 excludes e-learning.

<sup>2</sup> Others consist of Philippines and Vietnam.

### EMPLOYEES TRAINED ON HUMAN RIGHTS

Indicator	Unit	2022	2023	2024	2025
<b>Total</b>	<b>FTEs</b>	<b>-</b>	<b>542</b>	<b>1,346</b>	<b>1,242</b>
Malaysia	FTEs	-	-	-	1,159
Indonesia	FTEs	-	-	-	81
Singapore	FTEs	-	-	-	0
Thailand	FTEs	-	-	-	2
Cambodia	FTEs	-	-	-	0

<sup>1</sup> Employees trained on human rights refers to employees who have completed at least one human rights-related training programme during the reporting year. This includes all human rights-related learning initiatives such as internal or external training sessions, workshops, seminars and e-learning.

## Employees

### HEALTH, SAFETY AND WELL-BEING

#### OCCUPATIONAL SAFETY AND HEALTH

Indicator	Unit	2022	2023	2024	2025
<b>Total Number of Accidents</b>	<b>#</b>	<b>1</b>	<b>2</b>	<b>5</b>	<b>6</b>
Accident with fatality	#	0	0	0	0
Accident with lost work days	#	1	2	5	4
Accident without lost work days	#	0	0	0	2
<b>Safety and Health Training</b>					
Number of Safety and Health Training Sessions	FTEs	19	44	59	68
Number of Employees Trained on Safety and Health	FTEs	725	1,474	2,167	3,531

#### EMPLOYEE ABSENTEEISM<sup>1</sup>

Indicator	Unit	2022	2023	2024 <sup>2</sup>	2025
<b>Overall</b>	<b>%</b>	<b>1.30</b>	<b>1.08</b>	<b>1.34</b>	<b>1.52<sup>®</sup></b>
Malaysia	%	2.08	1.74	2.29	2.54
Indonesia	%	0.21	0.19	0.19	0.27
Singapore	%	2.20	2.29	2.26	2.12
Thailand	%	1.22	0.79	0.81	0.91
Cambodia	%	1.40	0.33	0.52	0.59

® This data has been independently assured. Refer to independent limited assurance report on pages 41 to 46 in the Performance Data Supplement.

<sup>1</sup> CIMB's Absenteeism Rate is measured by tracking the proportion of workdays missed due to absences. The number of workdays is computed as a proportion of the actual number of working days for the respective countries.

<sup>2</sup> For 2024, the data excludes staff in Malaysia whose employment costs are borne by third parties.

#### WORK-LIFE BENEFITS TAKE UP RATES

Initiatives	Unit	2022	2023	2024	2025
Staff Rejuvenation Programme	#	73	63	94	36
Medical Leave without Medical Certificate	#	7,263	14,395	8,478	8,090
Financial Assistance for Staff with Special Needs Children	#	136	27	151	39
Financial Support for Single Parents	#	13	2	2	0
Flex4All	#	1,101	335	315	429
Reduced Work Week	#	2	3	4	6
Flex4Sustainability (for MY only)	#	1	1	0	0
Volunteer Leave (for MY and SG only)	#	128	343	621	722
Extended Maternity Leave	#	19	69	81	75
Paternity Leave	#	333	550	518	422
Adoption Leave	#	3	3	5	1
Flex4Moms	#	3	2	0	1
Child Care Subsidy	#	1,185	1,036	903	630

#### FREEDOM OF ASSOCIATION<sup>1</sup>

Indicator	Unit	2022	2023	2024	2025
Employees represented by an independent trade union or covered by collective bargaining agreements	%	37	37	40	41

<sup>1</sup> Percentage represents the number of employees represented by an independent trade union or covered by collective bargaining agreements, divided by the total number of employees within CIMB.

# Customers and Responsible Banking

## BRANCHES, SELF-SERVICE TERMINALS AND CUSTOMER BASE

Indicator	Unit	2022	2023	2024	2025
<b>Total Retail Branches</b>	<b>#</b>	<b>600</b>	<b>598</b>	<b>589</b>	<b>573</b>
Malaysia <sup>1</sup>	#	217	217	217	217
Indonesia <sup>2</sup>	#	312	309	303	292
Singapore <sup>3</sup>	#	1	1	1	1
Thailand <sup>4</sup>	#	53	54	51	46
Cambodia <sup>5</sup>	#	14	14	14	14
Philippines	#	1	1	1	1
Vietnam	#	2	2	2	2
<b>Total Self-Service Terminals (SSTs)<sup>6</sup></b>	<b>#</b>	<b>7,382</b>	<b>6,887</b>	<b>6,148</b>	<b>5,590</b>
Malaysia	#	2,934	2,936	2,828	2,756
Indonesia <sup>7</sup>	#	4,383	3,893	3,265	2,786
Singapore	#	2	2	2	3
Thailand	#	-	-	-	-
Cambodia <sup>8</sup>	#	63	56	53	45
Philippines	#	-	-	-	-
Vietnam	#	-	-	-	-
<b>Total Consumer Banking Customers</b>	<b>#, Million</b>	<b>13.6</b>	<b>25.7</b>	<b>28.2</b>	<b>30.7</b>
Malaysia	#, Million	8.3	8.0	8.0	8.0
Indonesia	#, Million	4.3	8.2	8.7	8.8
Singapore	#, Million	0.4	0.5	0.6	0.6
Thailand	#, Million	0.6	0.6	0.7	0.7
Cambodia	#, Million	0.04	0.04	0.04	0.05
Philippines	#, Million	-	7.4	8.7	10.4
Vietnam	#, Million	-	1.0	1.5	2.1
<b>Total Active Clicks Users<sup>9</sup></b>	<b>#, Million</b>	<b>6.2</b>	<b>8.3</b>	<b>9.4</b>	<b>10.2</b>
Malaysia	#, Million	4.7	5.0	5.2	5.3
Indonesia	#, Million	1.3	1.3	1.5	1.6
Singapore	#, Million	0.2	0.3	0.4	0.4
Thailand	#, Million	0.2	0.2	0.2	0.2
Cambodia	#, Million	-	0.01	0.02	0.02
Philippines <sup>10</sup>	#, Million	-	1.5	2.1	2.6
Vietnam	#, Million	-	0.03	0.02	0.03
<b>Total Active Mobile App Users<sup>9</sup></b>	<b>#, Million</b>	<b>5.6</b>	<b>7.9</b>	<b>9.2</b>	<b>10.0</b>
Malaysia	#, Million	4.1	4.6	5.0	5.1
Indonesia	#, Million	1.1	1.3	1.4	1.6
Singapore	#, Million	0.2	0.3	0.4	0.4
Thailand	#, Million	0.2	0.2	0.3	0.2
Cambodia	#, Million	-	0.01	0.02	0.02
Philippines <sup>10</sup>	#, Million	-	1.5	2.1	2.6
Vietnam	#, Million	-	0.03	0.02	0.03

<sup>1</sup> Malaysia branches excluding Bureau de Change, Trade Service Centres and Trade Desks.

<sup>2</sup> Indonesia branches excluding Micro, cash counters and payment points, Payment and Cash Centres, Mobile Cash Vans, Trade Service Centres and Private Banking.

<sup>3</sup> Singapore branches excluding Private Banking and Trade Service Centres.

<sup>4</sup> Thailand branches excluding FX Booths, Private Banking and Trade Service Centres.

<sup>5</sup> Cambodia branches excluding Trade Service Centres.

<sup>6</sup> Self-Service Terminals include ATMs, Cash Deposit Machines and Cheque Deposit Terminals.

<sup>7</sup> The decrease in SSTs in Indonesia was driven by optimisation of branches, SSTs, in line with customers increasingly shifting towards digital channels.

<sup>8</sup> The decrease in SSTs in Cambodia was driven by high operating costs relative to low transaction volumes.

<sup>9</sup> Figures reported represent the total number of active digital users, excluding CIMB BizChannel and OCTO Biz. Active users include users who have logged in at least once in the last three months as at 31 December 2025.

<sup>10</sup> For Philippines, the figure represents the total number of mobile app users as of December 2025.

## Customers and Responsible Banking

### CUSTOMER EXPERIENCE

Indicator	Unit	2022	2023	2024	2025
Net Promoter Score (NPS) <sup>1</sup>	%	Within 74	Within 69	Within 72	- <sup>2</sup>
Regional Customer Satisfaction Score <sup>3</sup>	%	69	55	74	71

<sup>1</sup> The NPS indicator is the ranking for General Retail Banking, calculated using a weighted with reference to CIMB's operating income of NPS ranking across Malaysia, Indonesia, Singapore and Thailand.

<sup>2</sup> As the Group-wide Customer Engagement Survey was refreshed in 2025 to enhance its methodology and comply with regulatory requirements for the appointment of an independent research agency, the survey was not conducted this year and no Net Promoter Score (NPS) was produced.

<sup>3</sup> In previous years where the CSAT was reported, the measurement was derived from the Annual Customer Engagement Survey. With a methodology change in 2025, the CSAT is now measured using bank-initiated channel satisfaction surveys across Malaysia, Indonesia, Singapore and Thailand, whereby the score is computed based on the percentage of channels meeting their CSAT targets. As such, the data for 2022 to 2024 reported here are not directly comparable with prior years' publication.

### SUSTAINABLE FINANCE AND RESPONSIBLE BANKING

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

Indicator	Unit, Definitions <sup>1</sup>	2022	2023	2024	2025
<b>Total</b>	<b>RM Mil</b>	<b>27,244</b>	<b>32,162</b>	<b>31,106</b>	<b>39,763<sup>Ⓐ</sup></b>
<b>GSSIPS by Business Unit</b>					
Consumer Banking	RM Mil	10,762	10,691	9,763	9,120
Commercial Banking	RM Mil	3,916	7,159	7,697	7,231 <sup>2</sup>
Wholesale Banking	RM Mil	12,566	14,313	13,646	23,412 <sup>3</sup>
<b>GSSIPS by Country</b>					
Malaysia	RM Mil	19,781	22,388	18,060	26,759
Indonesia	RM Mil	4,306	4,171	4,033	4,421
Singapore	RM Mil	1,648	2,671	6,206	5,627
Thailand	RM Mil	1,258	2,017	1,879	2,525
Cambodia	RM Mil	6	34	73	60
Others <sup>4</sup>	RM Mil	245	881	854	371

<sup>Ⓐ</sup> This data has been independently assured. Refer to independent limited assurance report on pages 41 to 46 in the Performance Data Supplement.

<sup>1</sup> Our latest definitions follow the Sustainable Finance Classification Guiding Principles, refer to CIMB's Sustainable Finance Framework, page 14 for details .

<sup>2</sup> For 2025, we currently do not include financing to women and youth led medium enterprises in our disclosures following a classification review and pending a review of our product strategy for these segments. This contributed to around RM0.6 billion of social financing for Commercial Banking in 2024.

<sup>3</sup> Starting 2025, we will no longer count sustainability-linked treasury products towards CIMB's RM300 billion Sustainable Finance target as per the Sustainable Finance Classification Guiding Principles, following a review of peer banks' practices in the industry. Notwithstanding, this product is still part of the CIMB's GSSIPS product suite.

<sup>4</sup> Others include our branches in Shanghai and Hong Kong.

## Customers and Responsible Banking

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

Indicator	Unit, Definition <sup>1</sup>	2022	2023	2024	2025
<b>GSSIPS by Product</b>					
<b>Consumer Banking<sup>2</sup></b>					
<b>Economic Inclusion</b>					
Home Financing	RM Mil, Financing Committed	2,622	1,936	1,226	982
Vehicle Financing	RM Mil, Financing Committed	3,395	4,600	4,454	3,872
Personal Financing	RM Mil, Financing Committed	666	727	753	710
Unit Trust Financing	RM Mil, Financing Committed	2,852	1,457	1,014	984
<b>Green Financing</b>					
Solar Financing	RM Mil, Financing Committed	–	20	63	48
Green Home Financing	RM Mil, Financing Committed	351	1,043	912	903
Green Vehicle Financing	RM Mil, Financing Committed	232	504	636	925
ESG Investment Products <sup>3</sup>	RM Mil, New Sales	644	403	705	696
<b>Commercial Banking</b>					
Green, Social and Sustainable Financing	RM Mil, Financing Committed	253	1,005	1,605	989 <sup>4</sup>
Micro and Small Enterprise Financing (Economic Inclusion)	RM Mil, Financing Committed	3,663	6,154	5,827	5,386
Sustainability-linked Financing	RM Mil, Financing Committed	–	–	265	856
<b>Wholesale Banking</b>					
Green, Social and Sustainable Financing	RM Mil, Financing Committed	5,701	3,723	4,423	10,577
Sustainability-linked Financing	RM Mil, Financing Committed	1,596	3,938	4,201	1,840
Sustainability-linked Treasury Products	RM Mil, Notional Amount	664	1,334	2,064	– <sup>5</sup>
Sustainable Bonds/Sukuk	RM Mil, Apportioned Issuance Amount	4,605	5,318	2,958	10,995

<sup>1</sup> Our latest definitions follow the Sustainable Finance Classification Guiding Principles, refer to CIMB's Sustainable Finance Framework, page 14 for details .

<sup>2</sup> Financing committed generally refers to the financing amount accepted by clients and customers. For Consumer Banking (except Home Financing and Green Home Financing in Malaysia and Singapore), this refers to the financing disbursed to customers.

<sup>3</sup> ESG Investment Products include sales for private banking and consumer banking clients.

<sup>4</sup> For 2025, we currently do not include financing to women and youth led medium enterprises in our disclosures following a classification review and pending a review of our product strategy for these segments. This contributed to around RM0.6 billion of social financing for Commercial Banking in 2024.

<sup>5</sup> Starting 2025, we will no longer count sustainability-linked treasury products towards CIMB's RM300 billion Sustainable Finance target as per the Sustainable Finance Classification Guiding Principles, following a review of peer banks' practices in the industry. Notwithstanding, this product is still part of CIMB's GSSIPS product suite.

### SUSTAINABILITY-THEMED DEPOSITS AND INVESTMENT ACCOUNTS<sup>1</sup>

Indicator	Unit, Definition	2022	2023	2024	2025
<b>Consumer Banking</b>					
Environmental-focused Deposits Account (Malaysia)	RM Mil, Total Portfolio Balances	2,020	2,474	2,839	3,098
Waqf Savings (Indonesia)	RM Mil, Total Portfolio Balances	20	61	18	24
<b>Commercial Banking</b>					
Sustainable Term Investment Account-i (Malaysia)	RM Mil, Placement Amount	523	309	399	312
Giro Kartini (Indonesia)	RM Mil, Total Portfolio Balances	–	26	141	382

<sup>1</sup> These products are no longer counted towards CIMB's RM300 billion Sustainable Finance target from 2022 onwards as per the Sustainable Finance Classification Guiding Principles.

## Customers and Responsible Banking

### ECONOMIC INCLUSION

Indicator	Unit	2022	2023	2024	2025
<b>Malaysia</b>					
Number of vulnerable customers <sup>1</sup> with wealth-building or protection products	'000	-	358	447	383 <sup>Ⓐ</sup>
Number of vulnerable customers <sup>1</sup> with products beyond savings account <sup>2</sup>	'000	-	508	585	598 <sup>Ⓐ</sup>
<b>Indonesia</b>					
New active low-income customers <sup>3</sup>	'000	-	-	-	350 <sup>4</sup>

<sup>Ⓐ</sup> This data has been independently assured. Refer to independent limited assurance report on pages 41 to 46 in the Performance Data Supplement.

<sup>1</sup> Economically vulnerable customers in the bottom 40% of the Malaysian population, in terms of income. These customers are accounted only if their income data is not more than 3 years old and they are actively banking with CIMB.

<sup>2</sup> Excluding credit cards and personal loans.

<sup>3</sup> Low-income customers are defined as individuals earning a maximum income of IDR 8 million per month and who hold at least one savings product with CIMB.

<sup>4</sup> This data has been independently assured in PT Bank CIMB Niaga Tbk. Refer to independent limited assurance report on pages 235 to 240 in the CIMB Niaga Sustainability Report 2025.

## Customers and Responsible Banking

### SUSTAINABLE DUE DILIGENCE (SDD)

Indicator	Unit	2022	2023	2024	2025
<b>Total</b>					
Number of Enhanced SDD cases	#	444	623	754	707
Recommended	%	79.5	90.5	89.8	53.8
Recommended with Notes <sup>3</sup>	%	-	-	-	18.8
Recommended with Action Plans	%	20.0	9.2	9.9	27.4
Not Recommended	%	0.5	0.3	0.3	0.0
Number of ESDD cases with action plans due	#	25	46	39	72
Action plans completed <sup>1,2</sup>	%	84.0	84.2	90.6	84.7
<b>Malaysia</b>					
Number of Enhanced SDD cases	#	118	142	257	347
Recommended	%	66.1	79.6	82.9	51.3
Recommended with Notes <sup>3</sup>	%	-	-	-	7.2
Recommended with Action Plans	%	33.1	19.7	16.3	41.5
Not Recommended	%	0.8	0.7	0.8	0.0
Number of ESDD cases with action plans due	#	18	39	25	48
Action plans completed <sup>1,2</sup>	%	94.4	92.0	90.9	81.3
<b>Indonesia</b>					
Number of Enhanced SDD cases	#	295	398	404	273 <sup>4</sup>
Recommended	%	83.4	95.5	94.6	53.1
Recommended with Notes <sup>3</sup>	%	-	-	-	28.9
Recommended with Action Plans	%	16.3	4.2	5.4	17.9
Not Recommended	%	0.3	0.3	0.0	0.0
Number of ESDD cases with action plans due	#	2	25	11	20
Action plans completed <sup>1,2</sup>	%	100.0	60.0	88.9	100.0
<b>Singapore</b>					
Number of Enhanced SDD cases	#	4	18	17	14
Recommended	%	75.0	94.4	94.1	85.7
Recommended with Notes <sup>3</sup>	%	-	-	-	14.3
Recommended with Action Plans	%	25.0	5.6	5.9	0.0
Not Recommended	%	0.0	0.0	0.0	0.0
Number of ESDD cases with action plans due	#	1	0	1	0
Action plans completed <sup>1,2</sup>	%	100.0	-	-	-
<b>Thailand</b>					
Number of Enhanced SDD cases	#	24	62	74	72
Recommended	%	95.8	82.3	86.5	61.1
Recommended with Notes <sup>3</sup>	%	-	-	-	37.5
Recommended with Action Plans	%	4.2	17.7	13.5	1.4
Not Recommended	%	0.0	0.0	0.0	0.0
Number of ESDD cases with action plans due	#	4	5	2	4
Action plans completed <sup>1,2</sup>	%	25.0	100.0	100.0	50.0
<b>Cambodia</b>					
Number of Enhanced SDD cases	#	3	3	2	1
Recommended	%	100.0	100.0	100.0	100.0
Recommended with Notes <sup>3</sup>	%	-	-	-	0.0
Recommended with Action Plans	%	0.0	0.0	0.0	0.0
Not Recommended	%	0.0	0.0	0.0	0.0
Number of ESDD cases with action plans due	#	0	0	0	0
Action plans completed <sup>1,2</sup>	%	-	-	-	-

<sup>1</sup> Numbers are based on ESDD cases with action plans due. One case can have multiple action plans.

<sup>2</sup> Excludes action plans that were cancelled due to the maturity of their facilities, unsuccessful finalisation of transactions or termination of the client relationship for various reasons.

<sup>3</sup> New ESDD category for cases where material E&S issues identified that warrant attention and monitoring but do not require a formal Action Plan or a "Not Recommended" outcome.

<sup>4</sup> The decrease reflects an enhancement to the ESDD process in Indonesia. Previously, all clients in sustainability-sensitive sectors required ESDD. From 2025, ESDD is conducted only when controversies are identified or sector guide requirements are not met.

# Suppliers

Indicator	Unit	2022	2023	2024	2025
<b>Number of Suppliers<sup>1</sup> by Country</b>	<b>#</b>	<b>1,703</b>	<b>1,844</b>	<b>1,978</b>	<b>2,052</b>
Malaysia	#	610	607	705	656
Indonesia	#	568	660	516	457
Singapore	#	197	193	204	237
Thailand	#	253	320	403	271
Cambodia	#	75	111	150	116
Vietnam	#	-	-	-	131
Philippines	#	-	-	-	184
<b>Percentage of Local Suppliers<sup>1</sup></b>	<b>%</b>	<b>87</b>	<b>88</b>	<b>85</b>	<b>86</b>
Malaysia	%	89	86	85	88
Indonesia	%	94	94	92	93
Singapore	%	73	74	69	69
Thailand	%	82	89	86	92
Cambodia	%	92	80	80	85
Vietnam	%	-	-	-	79
Philippines	%	-	-	-	82

<sup>1</sup> The total number of suppliers includes actively engaged suppliers issued during the reporting year and, for Indonesia, includes all suppliers listed in the vendor master list file.

# Community

Indicator	Unit	2022	2023	2024	2025
<b>Total Corporate Citizenship Investment Disbursed<sup>1</sup></b>	<b>RM Mil</b>	<b>34.5</b>	<b>32.9</b>	<b>28.3</b>	<b>28.7<sup>Ⓢ</sup></b>
<b>Contribution by Country</b>					
Malaysia <sup>2</sup> (CIMB Foundation)	RM Mil	18.8	15.2	18.1	16.6
Malaysia <sup>2</sup> (Non-CIMB Foundation)	RM Mil	10.8	12.6	4.3	6.2
Indonesia	RM Mil	4.1	4.3	4.3	3.9
Singapore	RM Mil	0.3	0.4	0.8	0.8
Thailand	RM Mil	0.2	0.2	0.2	0.3
Cambodia	RM Mil	0.2	0.2	0.4	0.7
Vietnam	RM Mil	0.1	0.0	0.1	0.2
<b>Contribution by Strategic Pillar</b>					
Education	RM Mil	19.0	17.4	13.8	14.9
Health and Community Well-being	RM Mil	9.1	7.5	8.4	6.2
Economic Empowerment	RM Mil	1.3	2.9	1.8	1.7
Climate and Environment	RM Mil	5.0	5.1	4.3	5.9
<b>Number of Beneficiaries</b>					
	<b>#</b>	<b>-</b>	<b>166,032</b>	<b>99,977</b>	<b>168,332</b>
Malaysia	#	-	122,625	74,954	123,262
Indonesia	#	-	39,819	18,898	30,688
Singapore <sup>3</sup>	#	-	-	-	-
Thailand	#	-	2,216	3,718	7,498
Cambodia	#	-	1,372	2,407	6,884
<b>Social Impact via Financial Literacy Programmes</b>					
<b>Ayo Menabung dan Berbagi<sup>4</sup></b>					
Total Participants	#	6,374	4,737	5,319	5,956
Improvement in Financial Awareness	%	7	37	11	25
<b>Tour De Bank<sup>4</sup></b>					
Total Participants	#	3,878	2,909	4,147	4,604
Improvement in Financial Awareness	%	16	28	18	20
<b>Be\$MART<sup>5</sup></b>					
Total Participants	#	771	98	2,071	2,104
Improvement in Financial Awareness <sup>6</sup>	%	177	-	-	-
<b>Employee Volunteerism</b>					
Total volunteer hours <sup>7</sup>	Hours	139,629	203,245	216,447	200,150 <sup>Ⓢ</sup>
Average volunteer hours per employee	Hours	4.2	5.9	6.4	6.0

Ⓢ This data has been independently assured. Refer to independent limited assurance report on pages 41 to 46 in the Performance Data Supplement.

<sup>1</sup> Figures represent total corporate citizenship investment disbursed made during the reporting year across CIMB's operations and exclude operating or administrative costs associated with programme delivery.

<sup>2</sup> Contribution from Malaysia excludes Zakat contribution from CIMB Islamic.

<sup>3</sup> CIMB Singapore donates directly to social causes through Community Chest, which is the philanthropy and engagement arm of the National Council of Social Service. Community Chest then disbursed the donation to various Family Service Centres and Rainbow Centre. As the funds go towards supporting the programmes costs of these organisations, the exact number of individuals impacted is not tracked.

<sup>4</sup> Programme available in Indonesia only.

<sup>5</sup> Programme available in Malaysia only.

<sup>6</sup> Improvement in Financial Literacy for Be\$MART programme is not tracked from 2023 onwards.

<sup>7</sup> Employee volunteer hours represent the total number of hours contributed by employees to community investment and volunteer activities supported or organised by CIMB during the reporting period. Coverage expanded in 2023 onwards to include Malaysia, Indonesia, Singapore, Thailand, Cambodia, Vietnam, London, Hong Kong and Shanghai.

# Environment

## GREENHOUSE GAS (GHG) EMISSIONS

### TOTAL CIMB GROUP HOLDINGS BERHAD GHG EMISSIONS

Indicator	Unit	2019 (Baseline)	2022	2023	2024	2025
<b>Total Scope 1, Scope 2 (location-based) and Scope 3 GHG Emissions</b>	<b>tCO<sub>2</sub>e</b>	<b>104,415</b>	<b>93,216</b>	<b>93,161</b>	<b>132,066</b>	<b>7,894,631</b>
<b>Total Scope 1, Scope 2 (market-based) and Scope 3 GHG Emissions</b>	<b>tCO<sub>2</sub>e</b>	<b>104,415</b>	<b>93,216</b>	<b>82,354</b>	<b>109,393</b>	<b>7,860,447</b>
<b>Total Scope 1 GHG Emissions</b>	<b>tCO<sub>2</sub>e</b>	<b>4,719</b>	<b>2,638</b>	<b>3,077</b>	<b>4,327</b>	<b>3,579.5<sup>Ⓐ</sup></b>
The consolidated accounting group	tCO <sub>2</sub> e	4,719	2,638	3,077	4,327	3,579.5
Other investees within the organisational boundary	tCO <sub>2</sub> e	Nil <sup>1</sup>	Nil <sup>1</sup>	Nil <sup>1</sup>	Nil <sup>1</sup>	Nil <sup>1</sup>
<b>Total Scope 2 (location-based) GHG Emissions</b>	<b>tCO<sub>2</sub>e</b>	<b>99,536</b>	<b>86,336</b>	<b>84,813</b>	<b>85,578</b>	<b>83,094.4<sup>Ⓐ</sup></b>
The consolidated accounting group	tCO <sub>2</sub> e	99,536	86,336	84,813	85,578	83,094.4
Other investees within the organisational boundary	tCO <sub>2</sub> e	Nil <sup>1</sup>	Nil <sup>1</sup>	Nil <sup>1</sup>	Nil <sup>1</sup>	Nil <sup>1</sup>
<b>Total Scope 2 (market-based) GHG Emissions</b>	<b>tCO<sub>2</sub>e</b>	<b>99,536</b>	<b>86,336</b>	<b>74,005</b>	<b>62,904</b>	<b>48,910.2<sup>Ⓐ</sup></b>
The consolidated accounting group	tCO <sub>2</sub> e	99,536	86,336	74,005	62,904	48,910.2
Other investees within the organisational boundary	tCO <sub>2</sub> e	Nil <sup>1</sup>	Nil <sup>1</sup>	Nil <sup>1</sup>	Nil <sup>1</sup>	Nil <sup>1</sup>
<b>Total Scope 3 GHG Emissions<sup>2</sup></b>	<b>tCO<sub>2</sub>e</b>	<b>161</b>	<b>4,242</b>	<b>5,272</b>	<b>42,161</b>	<b>7,807,958<sup>3</sup></b>
Category 1: Purchased Goods and Services	tCO <sub>2</sub> e	161	138	88	76	7,768,031 <sup>3</sup>
Category 3: Fuel-and Energy-Related Activities Not Included in Scope 1 or Scope 2	tCO <sub>2</sub> e	-	-	-	-	562
Category 5: Waste Generated in Operations	tCO <sub>2</sub> e	-	1,557	1,950	1,220	1,241
Category 6: Business Travel	tCO <sub>2</sub> e	-	2,547	3,234	3,177	3,251
Category 7: Employee Commuting	tCO <sub>2</sub> e	-	-	-	25,259	24,262
Category 8: Upstream Leased Assets	tCO <sub>2</sub> e	-	-	-	681	668
Category 9: Downstream Transportation and Distribution	tCO <sub>2</sub> e	-	-	-	55	47
Category 13: Downstream Leased Assets	tCO <sub>2</sub> e	-	-	-	11,693	9,896

<sup>Ⓐ</sup> This data has been independently assured. Refer to independent limited assurance report on pages 41 to 46 in the Performance Data Supplement.

<sup>1</sup> Other investees Scope 1 and Scope 2 emissions are Nil as they are reported under Scope 3 (Category 15 – Investments) on a best-effort basis, per CIMB's boundary approach, which CIMB does not have operational control over these investees.

<sup>2</sup> Emissions from Category 10 – Processing of sold products, Category 11 – Use of sold products, Category 12 – End-of-Life treatment of sold products and Category 14: Franchises. Emissions under Category 2 – Capital goods and Category 4 – Upstream transportation and distribution are not considered as material. Emissions from Category 15 – Investments for FY2025 will be disclosed in a separate report "Financed Emissions Supplementary Report" to be published after the release of this Sustainability Report.

<sup>3</sup> The increase in number is due to the inclusion of domestic procurement activities within Malaysia.

#### Notes on Scope 3 emissions:

Category 1 accounts for emissions arising from water purchased. Starting 2025, it also includes other procurement activities within Malaysia.

Category 3 accounts for emissions arising from upstream fuel-related activities—sourced via third-party providers—that are excluded from Scope 1 inventories.

Category 5 accounts for emissions arising from waste generated in business operations, managed by building management.


Category 6 accounts for emissions arising from business travel.

Category 7 is estimated employee commuting emissions computed from the results of an employee survey.

Category 8 is estimated emissions arising from electricity used within leased office space where electricity charges have been included in rental fees.

Category 9 accounts for shipments managed by selected logistics partner with the use of Sustainable Aviation Fuel (SAF) based on Well-to-Wheel (WtW) emissions.

Category 13 accounts for electricity consumption from certain off-premise self-service terminals located within third-party premises, which are excluded from Scope 2 as the electricity is purchased and controlled by the host facility operator and is not separately metered or contractually attributable to CIMB.

Emission factor used in the calculation, please refer to page 28 in the PDS. For more information on the methodology, other inputs and assumptions, please refer to CIMB's GHG Calculation Methodology page 7 to 36 on our website .

## Environment

### SCOPE 1 GHG EMISSIONS

Indicator	Unit	2019 (Baseline)	2022	2023	2024	2025
<b>Total Scope 1 GHG Emissions</b>	<b>tCO<sub>2</sub>e</b>	<b>4,718.6</b>	<b>2,637.7</b>	<b>3,076.8</b>	<b>4,327.2</b>	<b>3,579.5<sup>Ⓐ</sup></b>
Malaysia	tCO <sub>2</sub> e	191.9	653.1	674.9	1,402.6	926.5
Indonesia	tCO <sub>2</sub> e	3,445.1	1,437.8	1,781.0	2,207.8	2,167.4
Singapore	tCO <sub>2</sub> e	21.1	0.3	0.1	0.8	0.3
Thailand	tCO <sub>2</sub> e	941.9	436.1	503.6	581.1	375.2
Cambodia	tCO <sub>2</sub> e	118.6	110.4	117.2	134.9	104.9
Others <sup>1</sup>	tCO <sub>2</sub> e	-	-	-	-	5.2
<b>Fuel – Genset Emissions</b>	<b>tCO<sub>2</sub>e</b>	<b>39.4</b>	<b>41.6</b>	<b>238.1</b>	<b>140.8</b>	<b>280.0<sup>Ⓐ</sup></b>
Malaysia	tCO <sub>2</sub> e	22.5	31.9	26.6	20.8	26.1
Indonesia <sup>2</sup>	tCO <sub>2</sub> e	0.0	0.0	197.3	110.1	243.1
Singapore	tCO <sub>2</sub> e	0.3	0.3	0.1	0.8	0.3
Thailand	tCO <sub>2</sub> e	5.3	6.2	11.5	6.4	8.5
Cambodia	tCO <sub>2</sub> e	11.3	3.2	2.6	2.8	2.0
Others <sup>1</sup>	tCO <sub>2</sub> e	-	-	-	-	0.0
<b>Fuel – Transport Emissions</b>	<b>tCO<sub>2</sub>e</b>	<b>4,665.1</b>	<b>1,979.0</b>	<b>2,123.5</b>	<b>2,287.4</b>	<b>1,911.3<sup>Ⓐ</sup></b>
Malaysia	tCO <sub>2</sub> e	155.3	40.9	42.9	48.3	66.5
Indonesia <sup>2</sup>	tCO <sub>2</sub> e	3,445.1	1,437.8	1,583.7	1,757.5	1,511.3
Singapore	tCO <sub>2</sub> e	20.8	0.0	0.0	0.0	0.0
Thailand	tCO <sub>2</sub> e	936.6	393.1	382.2	369.7	225.4
Cambodia	tCO <sub>2</sub> e	107.4	107.2	114.6	111.8	102.9
Others <sup>1</sup>	tCO <sub>2</sub> e	-	-	-	-	5.2
<b>Refrigerants – Fugitive Emissions</b>	<b>tCO<sub>2</sub>e</b>	<b>14.1</b>	<b>617.1</b>	<b>715.2</b>	<b>1,898.9</b>	<b>1,388.2<sup>Ⓐ</sup></b>
Malaysia	tCO <sub>2</sub> e	14.1	580.3	605.4	1,333.5	833.7
Indonesia	tCO <sub>2</sub> e	-	-	-	340.2	413.1
Singapore	tCO <sub>2</sub> e	-	-	-	-	-
Thailand	tCO <sub>2</sub> e	-	36.8	109.8	205.0	141.4
Cambodia	tCO <sub>2</sub> e	-	-	-	20.2	-
Others <sup>1</sup>	tCO <sub>2</sub> e	-	-	-	-	-

<sup>Ⓐ</sup> This data has been independently assured. Refer to independent limited assurance report on pages 41 to 46 in the Performance Data Supplement.

<sup>1</sup> Others consist of Philippines, Vietnam, China and United Kingdom.

<sup>2</sup> Genset emissions in Kas Mobile Indonesia has been reallocated from transport emissions to genset emissions between 2019-2024. However the total emissions of fuel combustion remains the same.

## Environment

### SCOPE 2 GHG EMISSIONS

Indicator	Unit	2019	2022	2023	2024	2025
		(Baseline)				
<b>Total Scope 2 (location-based) GHG Emissions</b>	<b>tCO<sub>2</sub>e</b>	<b>99,535.8</b>	<b>86,336.1</b>	<b>84,812.6</b>	<b>85,577.5</b>	<b>83,094.4<sup>Ⓐ</sup></b>
Malaysia	tCO <sub>2</sub> e	56,778.5	45,672.0	44,695.3	45,810.2	44,062.3
Indonesia	tCO <sub>2</sub> e	35,828.5	35,068.8	34,707.4	34,328.9	33,535.0
Singapore	tCO <sub>2</sub> e	1,016.6	439.5	486.8	510.3	496.4
Thailand	tCO <sub>2</sub> e	5,489.9	4,645.9	4,443.5	4,472.9	4,174.2
Cambodia	tCO <sub>2</sub> e	422.2	510.0	479.5	455.3	422.3
Others <sup>1</sup>	tCO <sub>2</sub> e	-	-	-	-	404.2
<b>Total Scope 2 (market-based) GHG Emissions<sup>2</sup></b>	<b>tCO<sub>2</sub>e</b>	<b>99,535.8</b>	<b>86,336.1</b>	<b>74,004.8</b>	<b>62,904.4</b>	<b>48,910.2<sup>Ⓐ</sup></b>
Malaysia	tCO <sub>2</sub> e	56,778.5	45,672.0	41,358.4	34,614.1	26,493.2
Indonesia	tCO <sub>2</sub> e	35,828.5	35,068.8	28,223.3	24,511.8	20,665.1
Singapore	tCO <sub>2</sub> e	1,016.6	439.5	-	-	0.5
Thailand	tCO <sub>2</sub> e	5,489.9	4,645.9	3,943.6	3,323.1	924.9
Cambodia	tCO <sub>2</sub> e	422.2	510.0	479.5	455.3	422.3
Others <sup>1</sup>	tCO <sub>2</sub> e	-	-	-	-	404.2

<sup>Ⓐ</sup> This data has been independently assured. Refer to independent limited assurance report on pages 41 to 46 in the Performance Data Supplement.

<sup>1</sup> Others consist of Philippines, Vietnam, China and United Kingdom.

<sup>2</sup> Total Scope 2 (market-based) emissions are calculated including the effects of contractual instruments, including Renewable Energy Certificates (RECs). Refer to pages 29 to 30 for further details of the RECs.

## Environment

### NET GHG EMISSIONS (SCOPE 1 & 2 MARKET-BASED)

Indicator	Unit	2019 (Baseline)				
		2022	2023	2024	2025	
<b>Total Scope 1 and 2 (market-based) GHG Emissions</b>	<b>tCO<sub>2</sub>e</b>	<b>104,254.4</b>	<b>88,973.9</b>	<b>77,081.6</b>	<b>67,231.6</b>	<b>52,489.8</b>
Malaysia	tCO <sub>2</sub> e	56,970.4	46,325.1	42,033.3	36,016.7	27,420.0
Indonesia	tCO <sub>2</sub> e	39,273.7	36,506.6	30,004.4	26,719.7	22,832.5
Singapore	tCO <sub>2</sub> e	1,037.7	439.8	0.1	0.8	0.7
Thailand	tCO <sub>2</sub> e	6,431.8	5,082.0	4,447.2	3,904.2	1,300.1
Cambodia	tCO <sub>2</sub> e	540.8	620.4	596.7	590.2	527.1
Others <sup>1</sup>	tCO <sub>2</sub> e	-	-	-	-	409.4
<b>Carbon Credits Retired</b>	<b>tCO<sub>2</sub>e</b>	<b>-</b>	<b>-</b>	<b>1.0</b>	<b>122.0</b>	<b>132.0</b>
Malaysia	tCO <sub>2</sub> e	-	-	-	121.0	21.0
Indonesia	tCO <sub>2</sub> e	-	-	-	-	-
Singapore	tCO <sub>2</sub> e	-	-	1.0	1.0	1.0
Thailand	tCO <sub>2</sub> e	-	-	-	-	110.0
Cambodia	tCO <sub>2</sub> e	-	-	-	-	-
Others <sup>1</sup>	tCO <sub>2</sub> e	-	-	-	-	-
<b>Total Net Scope 1 and 2 (market-based) GHG Emissions<sup>2</sup></b>	<b>tCO<sub>2</sub>e</b>	<b>104,254.4</b>	<b>88,973.9</b>	<b>77,080.6</b>	<b>67,109.6</b>	<b>52,357.8</b>
Malaysia	tCO <sub>2</sub> e	56,970.4	46,325.1	42,033.3	35,895.7	27,399.0
Indonesia	tCO <sub>2</sub> e	39,273.7	36,506.6	30,004.4	26,719.7	22,832.5
Singapore	tCO <sub>2</sub> e	1,037.7	439.8	(0.9)	(0.2)	(0.3)
Thailand	tCO <sub>2</sub> e	6,431.8	5,082.0	4,447.2	3,904.2	1,190.1
Cambodia	tCO <sub>2</sub> e	540.8	620.4	596.7	590.2	527.1
Others <sup>1</sup>	tCO <sub>2</sub> e	-	-	-	-	409.4

<sup>1</sup> Others consist of Philippines, Vietnam, China and United Kingdom.

<sup>2</sup> Total Net GHG emissions are calculated after the deduction of retired carbon credits. Please refer to page 31 for further details of the carbon credits retired.

### SUPPLEMENTARY INFORMATION ON TOTAL OPERATIONAL GHG EMISSIONS BASED ON FINANCIAL CONTROL<sup>1</sup>

Indicator	Unit	2019 (Baseline)				
		2022	2023	2024	2025	
<b>Total (Scope 1 + 2 Market-Based) GHG emissions</b>	<b>tCO<sub>2</sub>e</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>62,386</b>
<b>Total (Scope 1 + 2 Market-Based + 3) GHG emissions</b>	<b>tCO<sub>2</sub>e</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7,860,447</b>
Direct GHG emissions (Scope 1)	tCO <sub>2</sub> e	-	-	-	-	3,580
Indirect GHG emissions (Scope 2, Market-Based)	tCO <sub>2</sub> e	-	-	-	-	58,806
Indirect GHG emissions (Scope 2, Location-Based)	tCO <sub>2</sub> e	-	-	-	-	92,990
Other Indirect GHG emission (Scope 3), Category 1, 3, 5, 6, 7, 8 & 9 excluding Category 15 – Financed Emissions	tCO <sub>2</sub> e	-	-	-	-	7,798,062

<sup>1</sup> The financial control boundary differs from the operational control boundary mainly due to the treatment of Category 13: Downstream Leased Assets associated with CIMB-owned assets operated by third parties. As the accounting treatment of such emissions for financial institutions continues to evolve, this financial control presentation is provided for supplementary reference only.

# Environment

## EMISSION FACTORS<sup>1</sup>

Scope	Source
<b>Scope 1</b>	<p><b>Petrol and diesel</b></p> <ul style="list-style-type: none"> <li>Malaysia, Singapore, Thailand, Cambodia and China: Default emission factors for Direct (Scope 1) GHG emissions from diesel and motor gasoline combustion were taken from IPCC Guidelines for National Greenhouse Gas Inventories (2006). Methane (CH<sub>4</sub>) and nitrous oxide (N<sub>2</sub>O) were converted into CO<sub>2</sub> equivalents based on global warming potential from the IPCC Sixth Assessment Report, while the default emission factors were based on IPCC Guidelines for National Greenhouse Gas Inventories (2006).</li> <li>Indonesia: Emission factors were adopted from Ministry of Environment and Forestry (2012). Methane (CH<sub>4</sub>) and nitrous oxide (N<sub>2</sub>O) were converted into CO<sub>2</sub> equivalents based on global warming potential from the IPCC Sixth Assessment Report, while the default emission factors were based on IPCC Guidelines for National Greenhouse Gas Inventories (2006).</li> </ul> <p><b>Refrigerants</b></p> <ul style="list-style-type: none"> <li>Malaysia, Indonesia, Singapore, Thailand and Cambodia: Global Warming Potential by GHG Protocol Corporate Standard based on IPCC Sixth Assessment Report and Guidelines</li> </ul>
<b>Scope 2</b>	<p>The emission factors are sourced from the respective national agency where available</p> <ul style="list-style-type: none"> <li>Malaysia: Emission factors were obtained from Suruhanjaya Tenaga, Grid Emission Factor (GEF) in Malaysia 2017-2022 (published 2024).</li> <li>Indonesia: Emission factors were obtained from the Ministry of Energy and Mineral Resources (2019) method.</li> <li>Singapore: Emission factors were obtained from Singapore Energy Market Authority (published 2024).</li> <li>Thailand: Emission factors were obtained from Thai Carbon Label.</li> <li>Cambodia: Emission factors were obtained from the Institute for Global Environmental Strategies (IGES)- Grid Emission Factors in Cambodia (published 2016), applying 2010-2012 National Grid 50:50 Combined Margin Emission Factor.</li> <li>United Kingdom: Emission factors were obtained from U.K., Government Conversion Factors for Company Reporting of Greenhouse Gas Emissions (2024).</li> <li>China (Shanghai): Emission factors were obtained from National Climate Change Strategy Research and International Cooperation Center, Ministry of Ecology and Environment (2023), applying East China Regional Grid 50:50 Combined Margin Emission Factor.</li> <li>China (Hong Kong): Emission factors were obtained from independent utilities provider, CLP Group (2021) and The Hongkong Electric Co.,Ltd (2023).</li> <li>Vietnam: Emission factors were obtained from Department of Climate Change - Ministry of Natural Resources and Environment of Vietnam (2023).</li> <li>Philippines: Emission factors were obtained from Department of Energy, the Philippines National Grid Emission Factor (2019-2021).</li> </ul>
<b>Scope 3</b>	<ul style="list-style-type: none"> <li>U.S. EPA, 2025 Emission Factors for Greenhouse Gas Inventories</li> <li>U.K., 2025 Government Conversion Factors for Company Reporting of Greenhouse Gas Emissions</li> <li>Climatq.io</li> </ul>

<sup>1</sup> CIMB applies GWP values based on a 100-year time horizon for common greenhouse gases as per the Intergovernmental Panel on Climate Change (IPCC) Sixth Assessment Report (AR6).

# Environment

## RENEWABLE ENERGY CERTIFICATES REDEEMED

Registry	CIMB's Geography of Operation	Type	MWh Represented	Country of Origin	Energy Source	Technology	Carbon (CO <sub>2</sub> /MWh)	From Certificate ID	To Certificate ID	Period of Production/Vintage
International Renewable Energy Certificates (I-REC)	Peninsular Malaysia	Bundled REC – Green Electricity Tariff (GET)	224.832	Malaysia	Hydro-electric	Dam	0	0000-0225-1963-8716.735000	0000-0225-1963-8941.566999	2025-01-01 – 2025-01-31
			1,274.050	Malaysia	Solar	PV Ground mounted	0	0000-0225-0887-6064.446500	0000-0225-0887-7338.496499	2025-02-01 – 2025-02-28
			180.000	Malaysia	Hydro-electric	Dam	0	0000-0225-1963-8941.567000	0000-0225-1963-9121.566999	2025-01-01 – 2025-01-31
			1,020.000	Malaysia	Solar	PV Ground mounted	0	0000-0225-0887-7338.496500	0000-0225-0887-8358.496499	2025-02-01 – 2025-02-28
		1,076.83525	Malaysia	Biogas	Internal combustion engine	Neutral	0000-0223-1255-3392.557750	0000-0223-1255-4469.392999	2025-01-01 – 2025-03-31	
		1,484.19500	Malaysia	Biogas	Internal combustion engine	Neutral	0000-0223-6774-8656.000000	0000-0223-6775-0140.194999	2025-04-01 – 2025-06-30	
		1,650.72525	Malaysia	Biogas	Internal combustion engine	Neutral	0000-0223-6781-6252.522750	0000-0223-6781-7903.247999	2025-04-01 – 2025-06-30	
		2,799.07600	Malaysia	Biogas	Internal combustion engine	Neutral	0000-0223-6774-5856.000000	0000-0223-6774-8655.075999	2025-04-01 – 2025-06-30	
		312.67150	Malaysia	Biogas	Internal combustion engine	Neutral	0000-0223-1255-2166.528500	0000-0223-1255-2479.199999	2025-01-01 – 2025-03-31	
		2,138.90400	Malaysia	Biogas	Internal combustion engine	Neutral	0000-0223-6783-6900.000000	0000-0223-6783-9038.903999	2025-04-01 – 2025-06-30	
		236.65075	Malaysia	Biogas	Internal combustion engine	Neutral	0000-0223-1257-5066.086250	0000-0223-1257-5302.736999	2025-01-01 – 2025-03-31	
		3,053.91900	Malaysia	Biogas	Internal combustion engine	Neutral	0000-0224-1810-7198.000000	0000-0224-1811-0251.918999	2025-04-01 – 2025-06-30	
		2,093.98300	Malaysia	Biogas	Internal combustion engine	Neutral	0000-0224-1810-5103.034000	0000-0224-1810-7197.016999	2025-01-01 – 2025-03-31	
		1,231.05525	Malaysia	Biomass Solid	Steam turbine	Neutral	0000-0224-1812-2901.000000	0000-0224-1812-4132.055249	2025-04-01 – 2025-06-30	
		3,921.98500	Malaysia	Biomass Solid	Steam turbine	Neutral	0000-0224-1811-8651.364000	0000-0224-1812-2573.348999	2025-06-01 – 2025-06-30	
		Unbundled REC								

## Environment

### RENEWABLE ENERGY CERTIFICATES REDEEMED (CONTINUED)

Registry	CIMB's Geography of Operation	Type	MWh Represented	Country of Origin	Energy Source	Technology	Carbon (CO <sub>2</sub> /MWh)	From Certificate ID	To Certificate ID	Period of Production/Vintage
International Renewable Energy Certificates (I-REC)	Thailand	Unbundled REC	15.12	Thailand	Solar	PV Ground mounted	0	0000-0224-4590-5336.500000	0000-0224-4590-5351.619999	2025-02-01 - 2025-02-28
			131.12	Thailand	Solar	PV Ground mounted	0	0000-0224-4590-5352.000000	0000-0224-4590-5483.119999	2025-03-01 - 2025-03-31
			134.94	Thailand	Solar	PV Ground mounted	0	0000-0224-4590-5484.000000	0000-0224-4590-5618.939999	2025-04-01 - 2025-04-30
			119.28	Thailand	Solar	PV Ground mounted	0	0000-0224-4590-5619.000000	0000-0224-4590-5738.279999	2025-05-01 - 2025-05-31
			44.22	Thailand	Solar	PV Ground mounted	0	0000-0224-4590-5739.000000	0000-0224-4590-5783.219999	2025-06-01 - 2025-06-30
			100.20	Thailand	Solar	PV Ground mounted	0	0000-0224-8105-3063.000000	0000-0224-8105-3163.199999	2025-07-01 - 2025-07-31
			663.44	Thailand	Solar	PV Ground mounted	0	0000-0224-4590-3269.000000	0000-0224-4590-3932.439999	2025-03-01 - 2025-03-31
			597.44	Thailand	Solar	PV Ground mounted	0	0000-0224-4590-3933.000000	0000-0224-4590-4530.439999	2025-04-01 - 2025-04-30
			545.60	Thailand	Solar	PV Ground mounted	0	0000-0224-4590-4531.000000	0000-0224-4590-5076.599999	2025-05-01 - 2025-05-31
			416.40	Thailand	Solar	PV Ground mounted	0	0000-0224-4701-0075.000000	0000-0224-4701-0491.399999	2025-06-01 - 2025-06-30
			332.44	Thailand	Solar	PV Ground mounted	0	0000-0224-4586-9873.000000	0000-0224-4587-0205.439999	2025-06-01 - 2025-06-30
			399.80	Thailand	Solar	PV Ground mounted	0	0000-0224-8105-4238.000000	0000-0224-8105-4637.799999	2025-07-01 - 2025-07-31
			770.52	Thailand	Solar	PV Ground mounted	0	0000-0224-9550-0407.000000	0000-0224-9550-1177.519999	2025-03-01 - 2025-03-24
			2,229.48	Thailand	Solar	PV Ground mounted	0	0000-0224-9549-8171.000000	0000-0224-9550-0400.479999	2025-01-01 - 2025-02-28
Tradable Instruments for Global Renewables (TIGRs)	Singapore	Unbundled REC	809	Vietnam	Solar	PV Ground mounted	0	0000-0221-1366-7471.000000	0000-0221-1366-8279.999999	2024-07-01 - 2024-09-30
			425	Vietnam	Solar	PV Ground mounted	0	0000-0221-1366-8280.000000	0000-0221-1366-8704.999999	2024-07-01 - 2024-09-30
	Indonesia	Unbundled REC	14,793	Indonesia	Hydroelectric Water - Dam/Impoundment	Run of River	0	TIGR-3781-ID-JT-10-2025-78243-3654	TIGR-3781-ID-JT-10-2025-78243-18446	2025-10
<b>Total MWh</b>			<b>45,226</b>							

## Environment

### VERIFIED CARBON CREDITS RETIRED

Registry	CIMB's Geography of Operation	Type	Verified Carbon Units	Project Name	Project ID	Country/Area	Project Type	Methodology	Vintage Year	VCU Serial Number
VERRA	Malaysia	Carbon Credit	21	Linshu Biogas Recovery and Power Generation Project	2402	China	Energy industries (renewable/non-renewable sources); Waste handling and disposal	ACM0014	2019	12734-431792294-431792314-VCS-VCU-997-VER-CN-13-2402-20092019-31122019-1
	Singapore	Carbon Credit	1	Rimba Raya Biodiversity Reserve Project	674	Indonesia	Agriculture Forestry and Other Land Use	VM0004	2014	9380-92413919-92413919-VCS-VCU-263-VER-ID-14-674-01072014-31122014-1
Thailand Greenhouse Gas Management Organization (TGO)	Thailand	Carbon Credit	110	PSTC Solar Farm 10 MW	190	Thailand	Alternative Energy - small scale	T-VER-METH-AE-01 Version 04 Electricity Generation from Renewable Energy	2018	TH1-VER-S0190-30-2019-3770576-3770685-0-0

## Environment

### ENERGY CONSUMPTION

Indicator	Unit	2019	2022	2023	2024	2025
		(Baseline)				
<b>MWh Total</b>	<b>MWh</b>	<b>147,736</b>	<b>121,298</b>	<b>120,436</b>	<b>120,837</b>	<b>117,432</b>
	<b>GJ</b>	<b>531,851</b>	<b>436,672</b>	<b>433,570</b>	<b>435,012</b>	<b>422,756</b>
<b>Types of Energy</b>						
Net Purchased Grid Electricity	MWh	129,484	113,433	97,164	80,756	62,382
	GJ	466,143	408,360	349,792	290,721	224,576
Purchased RECs	MWh	-	-	14,023	30,179	45,226
	GJ	-	-	50,484	108,645	162,812
Rooftop Solar Electricity	MWh	-	12	28	485	790
	GJ	-	45	101	1,746	2,843
Fuel Consumption – Diesel	MWh	1,970	1,122	1,189	1,234	1,204
	GJ	7,091	4,041	4,281	4,444	4,334
Fuel Consumption – Petrol	MWh	16,283	6,730	8,031	8,182	7,831
	GJ	58,617	24,227	28,912	29,457	28,190

<sup>1</sup> The conversion factor of 1 MWh = 3.6 GJ is applied.

<sup>2</sup> Petrol and diesel consumption: Gross calorific values for liquid fuels used in energy conversion were based on Carbon Trust 2023 – [https://www.carbontrust.com/sites/default/files/documents/resource/public/Conversion\\_factor\\_introduutory\\_guide.pdf](https://www.carbontrust.com/sites/default/files/documents/resource/public/Conversion_factor_introduutory_guide.pdf). The energy conversion approach was applied consistently across all countries to ensure comparability of energy consumption data. This accounts for diesel and petrol used for mobile and stationary combustion.

### ELECTRICITY CONSUMPTION

Indicator	Unit	2019	2022	2023	2024	2025
		(Baseline)				
<b>Net Grid Electricity Consumption<sup>1</sup></b>	<b>MWh</b>	<b>129,484</b>	<b>113,433</b>	<b>97,164</b>	<b>80,756</b>	<b>62,382</b>
Malaysia	MWh	74,599	62,153	56,275	45,393	35,729
Indonesia	MWh	40,315	39,604	31,751	27,529	23,028
Singapore	MWh	2,489	1,055	0	0	51
Thailand	MWh	10,982	9,294	7,889	6,647	1,850
Cambodia	MWh	1,100	1,328	1,249	1,186	1,100
Others <sup>2</sup>	MWh	-	-	-	-	675
<b>RECs Purchased</b>	<b>MWh</b>	<b>-</b>	<b>-</b>	<b>14,023</b>	<b>30,179</b>	<b>45,226</b>
Malaysia	MWh	-	-	4,402	15,357	22,699
Indonesia	MWh	-	-	7,453	11,284	14,793
Singapore	MWh	-	-	1,168	1,239	1,234
Thailand	MWh	-	-	1,000	2,300	6,500
Cambodia	MWh	-	-	-	-	-
Others <sup>2</sup>	MWh	-	-	-	-	-
<b>Rooftop Solar</b>	<b>MWh</b>	<b>-</b>	<b>12</b>	<b>28</b>	<b>485</b>	<b>790</b>
Malaysia	MWh	-	-	-	-	105
Indonesia	MWh	-	-	-	457	654
Singapore	MWh	-	-	-	-	-
Thailand	MWh	-	12	28	28	31
Cambodia	MWh	-	-	-	-	-
Others <sup>2</sup>	MWh	-	-	-	-	-

<sup>1</sup> Net Grid Electricity Consumption is after deduction of RECs purchased. Please refer to pages 29 to 30 for further details of the RECs purchased.

<sup>2</sup> Others consist of Philippines, Vietnam, China and United Kingdom.

## Environment

### WATER CONSUMPTION AND WASTE GENERATED<sup>1</sup>

Indicator	Unit	2019	2022	2023	2024	2025
<b>Total Water Consumption</b>	<b>Million m<sup>3</sup></b>	<b>0.5</b>	<b>0.4</b>	<b>0.5</b>	<b>0.5</b>	<b>0.5</b>
<b>Total Waste Disposal<sup>2</sup></b>	<b>Tonne</b>	<b>390.0</b>	<b>1,794.3</b>	<b>3,688.4</b>	<b>2,237.2</b>	<b>2,114.7</b>
Landfilled	Tonne	–	1,495.0	3,554.0	2,061.4	1,842.4 <sup>4</sup>
Incinerated	Tonne	–	43.5	50.0	35.7	89.5
Recycled <sup>3</sup>	Tonne	390.0	255.9	84.4	87.1	94.2
Composted	Tonne	–	–	–	53.0	88.6

<sup>1</sup> Total water consumption and waste generated by Malaysia, Indonesia, Singapore, Thailand and Cambodia.

<sup>2</sup> The total general waste generated is estimated based on extrapolation of sampled data in Malaysia, Indonesia, Singapore, Thailand and Cambodia.

<sup>3</sup> All recycled waste data are based on actual data provided by vendor.

<sup>4</sup> Graha CIMB Niaga Head Office, Griya Niaga Bintaro Head Office and branches in Bintaro, Gajah Mada and Tebet have diverted all waste from landfills through CIMB Niaga's "Zero Waste to Landfill" initiative.

### GREEN FLOOR SPACE

Indicator	Unit	2022	2023	2024	2025
<b>Total Green Floor Space Occupied by CIMB<sup>1</sup></b>	<b>%</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>12</b>
Malaysia	%	–	–	–	21
Indonesia	%	–	–	–	3
Singapore	%	–	–	–	100
Thailand	%	–	–	–	0
Cambodia	%	–	–	–	10
Others <sup>2</sup>	%	–	–	–	54

<sup>1</sup> The reported green floor space includes areas where green building certifications such as GreenRE, GBI, Green Mark, LEED, or equivalent have been attained for either base-building or interior fit-outs.

<sup>2</sup> Others consist of Philippines, Vietnam, China and United Kingdom.

# Bursa Malaysia's Main Market Listing Requirements – Required Sustainability Disclosures

CIMB Group Holdings Berhad  
IFRS S2

Date & Time: 2026-03-19\_12:33:46

FYE 31/12/2025

Sustainability Matter	Metric	Measurement Unit	2025	Target	Assurance	Remarks
Climate Change	Scope 1 GHG Emissions - Consolidated Accounting Group	tCO <sub>2</sub> e	3,579.5	—	External (Limited)	Scope 1 emissions refer to direct greenhouse gas (GHG) emissions from sources that are owned or controlled by CIMB within the consolidated accounting group.
Climate Change	Scope 1 GHG Emissions - Other Investees	tCO <sub>2</sub> e	Nil	—	External (Limited)	For other investees outside the consolidated accounting group, emissions are reported as Nil, as they are reported under Scope 3 (Category 15 – Investments) on a best-effort basis, per CIMB's proportionate share of operational control, reflecting the IFRS S2 guidance.
Climate Change	Scope 2 GHG Emissions (Location-based) - Consolidated Accounting Group	tCO <sub>2</sub> e	83,094.4	—	External (Limited)	<p>Scope 2 emissions (location-based) refer to indirect greenhouse gas (GHG) emissions from the generation of purchased electricity consumed by CIMB within the consolidated accounting group.</p> <p>The location-based method calculates emissions using the average emission factors of the electricity grids where the energy consumption occurs. This approach reflects the emissions intensity of the local grid from which the electricity is supplied.</p>

# Bursa Malaysia's Main Market Listing Requirements – Required Sustainability Disclosures

**CIMB Group Holdings Berhad**  
IFRS S2

Date & Time: 2026-03-19\_12:33:46  
FYE 31/12/2025

Sustainability Matter	Metric	Measurement Unit	2025	Target	Assurance	Remarks
Climate Change	Scope 2 GHG Emissions (Location-based) - Other Investees	tCO <sub>2</sub> e	Nil	—	External (Limited)	For other investees outside the consolidated accounting group, emissions are reported as Nil, as they are accounted for under Scope 3 (Category 15 – Investments) on a best-effort basis based on CIMB's proportionate share, in line with IFRS S2 guidance.
Climate Change	Scope 2 GHG Emissions (Market-based) - Consolidated Accounting Group	tCO <sub>2</sub> e	48,910.2	—	External (Limited)	<p>Scope 2 emissions (market-based) refer to indirect greenhouse gas (GHG) emissions from the generation of purchased electricity consumed by CIMB within the consolidated accounting group.</p> <p>The market-based method calculates emissions using emission factors that reflect CIMB's specific electricity procurement choices, such as renewable energy certificates (RECs), contractual instruments, or supplier-specific emission factors. This approach reflects the emissions associated with the electricity that CIMB has chosen to procure.</p>
Climate Change	Scope 2 GHG Emissions (Market-based) - Other Investees	tCO <sub>2</sub> e	Nil	—	External (Limited)	For other investees outside the consolidated accounting group, emissions are reported as Nil, as they are accounted for under Scope 3 (Category 15 – Investments) on a best-effort basis based on CIMB's proportionate share, in line with IFRS S2 guidance.

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# Bursa Malaysia's Main Market Listing Requirements – Required Sustainability Disclosures

**CIMB Group Holdings Berhad**  
IFRS S2

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Sustainability Matter	Metric	Measurement Unit	2025	Target	Assurance	Remarks
Climate Change	Scope 3 GHG Emissions - Category 1: Purchased Goods and Services	tCO <sub>2</sub> e	7,768,031	—	No assurance	This category currently captures emissions associated with purchased water (primarily outside Malaysia where water consumption data and emission factors are available), and it also includes emissions from selected domestic procurement activities within Malaysia.
Climate Change	Scope 3 GHG Emissions - Category 3: Fuel and Energy-Related Activities Not Included in Scope 1 or Scope 2	tCO <sub>2</sub> e	562	—	No assurance	This category covers emissions from upstream fuel-related activities sourced through third-party providers, that are not included in Scope 1.
Climate Change	Scope 3 GHG Emissions - Category 5: Waste Generated in Operations	tCO <sub>2</sub> e	1,241	—	No assurance	This category includes emissions from the disposal and treatment of waste generated by CIMB Group's operations, with waste management handled by building management.
Climate Change	Scope 3 GHG Emissions - Category 6: Business Travel	tCO <sub>2</sub> e	3,251	—	No assurance	This category includes emissions from the transportation of employees for business-related activities during the reporting year in vehicles not owned or operated by the reporting company. This includes air travel, rail travel, bus travel and car travel. Business-related activities during the reporting year in vehicles not owned or operated by the reporting company. This includes air travel, rail travel, bus travel and car travel.

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## Bursa Malaysia's Main Market Listing Requirements – Required Sustainability Disclosures

CIMB Group Holdings Berhad  
IFRS S2

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FYE 31/12/2025

Sustainability Matter	Metric	Measurement Unit	2025	Target	Assurance	Remarks
Climate Change	Scope 3 GHG Emissions - Category 7: Employee Commuting	tCO <sub>2</sub> e	24,262	—	No assurance	This category includes emissions from the transportation of employees between their homes and their worksites during the reporting year (in vehicles not owned or operated by the reporting company).
Climate Change	Scope 3 GHG Emissions - Category 8: Upstream Leased Assets	tCO <sub>2</sub> e	668	—	No assurance	This category includes emissions from the operation of assets leased by CIMB Group, an estimated emissions arising from electricity used within leased office space where electricity charges have been included in rental fees.
Climate Change	Scope 3 GHG Emissions - Category 9: Downstream Leased Assets	tCO <sub>2</sub> e	47	—	No assurance	This category includes emissions from downstream transportation managed by CIMB's selected logistics partner.
Climate Change	Scope 3 GHG Emissions - Category 13 Downstream Leased Assets	tCO <sub>2</sub> e	9,896	—	No assurance	This category includes emissions from assets owned by CIMB Group and leased to other entities. For CIMB, this covers estimated electricity-related emissions from certain off-premise ATMs, CDMs and self-service terminals located in third-party premises.

# Bursa Malaysia's Main Market Listing Requirements – Required Sustainability Disclosures

**CIMB Group Holdings Berhad**  
IFRS S2

Date & Time: 2026-03-19\_12:33:46  
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Sustainability Matter	Metric	Measurement Unit	2025	Target	Assurance	Remarks
Climate Change	The amount of assets or business activities vulnerable to climate-related transition risks	RM, Bil	106.3	—	No assurance	This metric measures gross loans, advances, and financing to non-individual customers in carbon-intensive sectors (per MSIC) across key markets of the Group, comprising Malaysia, Indonesia, Singapore, Thailand, Labuan, London, Hong Kong and Shanghai.
Climate Change	The percentage of assets or business activities vulnerable to climate-related transition risks	Percentage (%)	23.5	—	No assurance	This metric is calculated as the percentage of gross loans, advances, and financing to non-individual customers in carbon-intensive sectors (per MSIC) across key markets, relative to the Group's total gross loans, advances and financing to both individual and non-individual customers.
Climate Change	The amount of assets or business activities vulnerable to climate-related physical risks	RM, Bil	Nil	—	No assurance	This metric captures outstanding amount of residential and non-residential loan/financing located in Malaysian states assessed as High to Very High flood risk under a 1-in-200-year flood event in 2050, based on RCP8.5 scenario.  Disclosure is focused primarily on Malaysia due to the higher materiality of these exposures.

# Bursa Malaysia's Main Market Listing Requirements – Required Sustainability Disclosures

**CIMB Group Holdings Berhad**  
IFRS S2

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Sustainability Matter	Metric	Measurement Unit	2025	Target	Assurance	Remarks
Climate Change	The percentage of assets or business activities vulnerable to climate-related physical risks	Percentage	Nil	—	No assurance	<p>This metric is calculated as the percentage of outstanding amount of residential and non-residential loan/financing located in Malaysian states assessed as High to Very High flood risk under a 1-in-200-year flood event in 2050 (RCP8.5 scenario), relative to the Group's total outstanding amount of residential and non-residential property loan/financing portfolios.</p> <p>Disclosure is focused primarily on Malaysia due to the higher materiality of these exposures.</p>
Climate Change	Total outstanding amount of green loans and financing	RM, Bil	19.5	—	No assurance	Green loans and financing as at 31 December 2025.
Climate Change	The percentage of outstanding amount of green loans and financing against our total loans and financing	Percentage (%)	4.3	—	No assurance	Based on green loans and financing as at 31 December 2025, expressed as a percentage of the CIMB's total Loans, Financing and Advances
Climate Change	Total amount of capital expenditure deployed towards climate-related risks and opportunities	RM, Mil	6.5	—	No assurance	This includes energy efficiency upgrades, renewable energy installations, purchase of renewable energy certificates, alongside enhancements to water efficiency and building systems.

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# Bursa Malaysia's Main Market Listing Requirements – Required Sustainability Disclosures

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IFRS S2			FYE 31/12/2025			
Sustainability Matter	Metric	Measurement Unit	2025	Target	Assurance	Remarks
Climate Change	Internal Carbon Prices	RM/tCO <sub>2</sub> e	70	—	No assurance	The Internal Carbon Price is benchmarked against the company's Marginal Abatement Cost (MAC) Curve, as well as regional prices for Renewable Energy Certificates (RECs), carbon credits, and carbon taxes.
Climate Change	Executive remuneration linked to climate considerations	Percentage (%)	5	—	No assurance	This is operationalised through the CIMB's collective scorecard.

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# Statement of Assurance



## Independent Practitioner’s Limited Assurance Report to the Board of Directors of CIMB Group Holdings Berhad on the selected sustainability information disclosed in the Sustainability Report 2025 Performance Data Supplement

### Limited assurance report on Selected Sustainability Information

We have conducted a limited assurance engagement on the selected sustainability information as defined below, of CIMB Group Holdings Berhad (“CIMB” or “the Group”), identified by the symbol “(A)”, in the Sustainability Report 2025 Performance Data Supplement (“the PDS”) and as defined in the section below for the year then ended 31 December 2025 (“Selected Sustainability Information”).

#### Selected Sustainability Information and Reporting Criteria

The Selected Sustainability Information needs to be read and understood together with the Reporting Criteria, which the Group is solely responsible for selecting and applying.

The Selected Sustainability Information and the Reporting Criteria subject to assurance are set out below:

Selected Sustainability Information	Reporting Criteria		2025 Figures Disclosed
	Report	Sub-section	
<b>“Environment section” in the PDS</b>			
Total Scope 1 GHG Emissions <ul style="list-style-type: none"> <li>Fuel (Genset and Transport Emissions)</li> <li>Refrigerants (Fugitive Emissions)</li> </ul>	<ul style="list-style-type: none"> <li>Page 3 of the PDS</li> <li>Page 24 – 26 of the PDS</li> </ul>	<ul style="list-style-type: none"> <li>“Scope and Reporting Boundary”</li> <li>Greenhouse Gas (GHG) Emissions</li> </ul>	<b>Total Scope 1 GHG Emissions: 3,579.5 tCO<sub>2</sub>e</b> <ul style="list-style-type: none"> <li><b>Total Fuel: 2,191.3 tCO<sub>2</sub>e</b> Fuel - Genset Emissions: 280.0 tCO<sub>2</sub>e Fuel - Transport Emissions: 1,911.3 tCO<sub>2</sub>e</li> <li><b>Refrigerants - Fugitive Emissions: 1,388.2 tCO<sub>2</sub>e</b></li> </ul>
Total Scope 2 (location-based) GHG Emissions			<b>Total Scope 2 (location-based) GHG Emissions: 83,094.4 tCO<sub>2</sub>e</b>
Total Scope 2 (market-based) GHG Emissions			<b>Total Scope 2 (market-based) GHG Emissions: 48,910.2 tCO<sub>2</sub>e</b>
<b>“Employees section” in the PDS</b>			
Ratio of male and female remuneration (Gender pay gap)	Page 12 of the PDS	-	<b>Overall: 1.00: 1.01 (Male: Female)</b>
Employees trained on sustainability	Page 15 of the PDS	-	<b>Total: 10,040</b>
Employee Absenteeism	Page 16 of the PDS	Health, Safety and Well-being	<b>Overall: 1.52%</b>

## Statement of Assurance



### Independent Practitioner’s Limited Assurance Report to the Board of Directors of CIMB Group Holdings Berhad on the selected sustainability information disclosed in the Sustainability Report 2025 Performance Data Supplement

Selected Sustainability Information	Reporting Criteria		2025 Figures Disclosed
	Report	Sub-section	
<b>“Customers and Responsible Banking section” in the PDS</b>			
Green, Social, Sustainable Impact Products and Services (GSSIPS)	Page 18 of the PDS	Sustainable Finance and Responsible Banking	<b>Total:</b> RM 39,763 million
Number of vulnerable customers with wealth-building or protection products ('000)	Page 20 of the PDS	Economic Inclusion	383
Number of vulnerable customers with products beyond savings account ('000)			598
<b>“Community section” in the PDS</b>			
Total corporate citizenship investment disbursed	Page 23 of the PDS	-	<b>Total:</b> RM 28.7 million
Total volunteer hours	Page 23 of the PDS	Employee Volunteerism	200,150

### Limited assurance conclusion

Based on the procedures we have performed and the evidence we have obtained, nothing has come to our attention that causes us to believe that the Selected Sustainability Information has not been prepared, in all material respects, in accordance with the applicable criteria set out in the “Selected Sustainability Information and Reporting Criteria” section above.

### Basis for conclusion

We conducted our limited assurance engagement in accordance with ISAE 3000 (Revised), *Assurance Engagements Other Than Audits or Reviews of Historical Financial Information* (“ISAE 3000 (Revised)”).

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our conclusion. Our responsibilities under these standards are further described in the “Practitioner’s responsibilities” section of our report.

## Statement of Assurance



### **Independent Practitioner’s Limited Assurance Report to the Board of Directors of CIMB Group Holdings Berhad on the selected sustainability information disclosed in the Sustainability Report 2025 Performance Data Supplement**

#### *Our independence and quality management*

We have complied with the independence and other ethical requirements of the By-Laws (on Professional Ethics, Conduct and Practice) of the Malaysian Institute of Accountants (“MIA”) and the International Code of Ethics for Professional Accountants (including International Independence Standards) issued by the International Ethics Standards Board for Accountants (“IESBA Code”), which is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

The firm applies International Standard on Quality Management 1, which requires the firm to design, implement and operate a system of quality management including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

#### **Responsibilities for the Selected Sustainability Information**

Management of the Group is responsible for:

- The preparation of the Selected Sustainability Information in accordance with the Reporting Criteria.
- The design, implementation and maintenance of such internal control as management determines is necessary to enable the preparation of the Selected Sustainability Information, in accordance with the Reporting Criteria, that is free from material misstatement, whether due to fraud or error.
- The selection and application of appropriate sustainability reporting methods and making assumptions and estimates that are reasonable in the circumstances.

Those charged with governance are responsible for overseeing the Group’s sustainability reporting process.

## Statement of Assurance



### **Independent Practitioner’s Limited Assurance Report to the Board of Directors of CIMB Group Holdings Berhad on the selected sustainability information disclosed in the Sustainability Report 2025 Performance Data Supplement**

#### *Inherent limitations in preparing the Selected Sustainability Information*

Greenhouse Gas (“GHG”) quantification is subject to inherent uncertainty because of incomplete scientific knowledge used to determine emissions factors and the values needed to combine emissions of different gases.

As discussed in the PDS:

- the Group has applied judgements to determine what information is relevant, reliable and useful to disclose for the preparation and presentation of the Sustainability Report. This includes interpreting reporting requirements and making informed decisions in areas where the standards allow flexibility.
- the sustainability information includes information that relates to the future, for example statements about sustainability ambitions, goals, targets, strategies and plans. This information is prepared using current expectations and assumptions about future events, trends and uncertainties, and actual results may differ materially from those expressed or implied. Forward-looking statements are identified by terms such as “aim”, “expect”, “intend”, “plan”, “target”, “commit”, “will”, “may”, and similar expressions. However, as the future cannot be predicted with certainty, there can be no guarantee that the predicted outcomes will be achieved.

#### **Practitioner’s responsibilities**

Our responsibility is to plan and perform the assurance engagement to obtain limited assurance about whether the Selected Sustainability Information is free from material misstatement, whether due to fraud or error, and to issue a limited assurance report that includes our conclusion. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence decisions of users taken on the basis of the Selected Sustainability Information.

As part of a limited assurance engagement in accordance with ISAE 3000 (Revised), we exercise professional judgement and maintain professional scepticism throughout the engagement. We also:

- Determine the suitability in the circumstances of the Group’s use of Reporting Criteria as the basis for the preparation of the Selected Sustainability Information.
- Perform risk assessment procedures, including obtaining an understanding of internal control relevant to the engagement, to identify where material misstatements are likely to arise, whether due to fraud or error, but not for the purpose of providing a conclusion on the effectiveness of the Group’s internal control.
- Design and perform procedures responsive to where material misstatements are likely to arise in the Selected Sustainability Information. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

## Statement of Assurance



### **Independent Practitioner's Limited Assurance Report to the Board of Directors of CIMB Group Holdings Berhad on the selected sustainability information disclosed in the Sustainability Report 2025 Performance Data Supplement**

#### **Summary of work performed**

A limited assurance engagement involves performing procedures to obtain evidence about the Selected Sustainability Information. The procedures in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

The nature, timing and extent of procedures selected depend on professional judgement, including the identification of where material misstatements are likely to arise in the Selected Sustainability Information, whether due to fraud or error.

In conducting our limited assurance engagement, we:

- Obtained an understanding of the Group's reporting processes relevant to the preparation of its Selected Sustainability Information by performing inquiries of management;
- Performed inquiries of relevant personnel and analytical procedures on Selected Sustainability Information based on our scoping;
- Evaluated the appropriateness of quantification methods and reporting policies;
- Performed substantive assurance testing on a sampling basis on information included in the Selected Sustainability Information;
- Checked mathematical formulas, proxies and default values used in the Selected Sustainability Information against the Group's Reporting Criteria; and
- Evaluated the appropriateness of the disclosures and presentation of the Selected Sustainability Information based on the Reporting Criteria.

Our assurance procedures specifically did not extend to the remaining parts of the PDS and the information included therein, other than the Selected Sustainability Information, nor did we perform procedures on financial information extracted from the audited financial statements of the Group and used in the calculation of the Selected Sustainability Information. Our assurance procedures also involved agreeing to certain information obtained by CIMB from third party sources. However, our scope did not extend to testing the completeness and accuracy of the information obtained from third party sources.

## Statement of Assurance



### **Independent Practitioner's Limited Assurance Report to the Board of Directors of CIMB Group Holdings Berhad on the selected sustainability information disclosed in the Sustainability Report 2025 Performance Data Supplement**

#### **Other matters**

Our conclusion on the current period addresses the Selected Sustainability Information described in the "Limited assurance conclusion" section of our report. All the comparative Selected Sustainability Information presented in the PDS was either not subject to an assurance engagement or was assured by another practitioner. Our conclusion is not modified in respect of this matter.

#### **Restriction on distribution and use, and disclaimer of liability to third parties and for any other purpose**

Our report, including our conclusion, has been prepared solely for the Board of Directors of the Group in accordance with the agreement between us dated 21 October 2025 and 3 December 2025 (the "agreement"). We consent to the inclusion of this report in the PDS of the Group which will be accessible at [www.cimb.com](http://www.cimb.com) in connection with the Group's responsibilities under paragraph 6.2(e) of Practice Note 9 of the Main Market Listing Requirements in respect of the disclosure of a statement on whether the listed issuer has sought independent assurance on the Selected Sustainability Information. To the fullest extent permitted by law, we do not accept or assume responsibility or liability to anyone other than the Group for our work or this report except where terms are expressly agreed between us in writing. Any reliance on this report by any third party is entirely at its own risk.



PRICEWATERHOUSECOOPERS PLT  
LLP0014401-LCA & AF 1146  
Chartered Accountants

Kuala Lumpur  
16 March 2026