

Powering *Shifts*

Driving four strategic shifts – Asia Shift, Tech Shift, Net-Zero Shift and Franchise Shift – for growth and impact, enabling people and communities to achieve their aspirations.



Content

About This Report

OCBC Malaysia is committed to accelerating the transition to a net-zero future, while conducting our business responsibly and bringing impact to our communities. This commitment is driven by our strong partnerships and ongoing collaboration with customers and key stakeholders.

Scope

OCBC Malaysia's Sustainability Report outlines our approach to sustainability, highlighting the key initiatives and performance of our operations for the financial year ended 31 December 2025.

The disclosures here are provided at a consolidated level, covering all operations of OCBC Bank (Malaysia) Berhad and its subsidiaries (collectively referred to as "OCBC Malaysia" or "the Bank"), unless otherwise stated. A significant wholly owned subsidiary of OCBC Malaysia is OCBC Al-Amin Bank Berhad (otherwise referred to as "OABB") - the Islamic banking arm of OCBC Malaysia which also forms part of our operations.

OCBC Group (otherwise referred to as "OCBC" or "the Group") refers to our ultimate holding company Oversea-Chinese Banking Corporation Limited, incorporated in Singapore. All references made to the OCBC Group Sustainability Report 2025 aim to demonstrate alignment between local disclosures and the Group's disclosures, which covers operations across key markets (including Malaysia) at a consolidated level.

We recommend that this report be read in conjunction with the OCBC Group Sustainability Report 2025 for a comprehensive understanding of the Group's overarching approach to sustainability, stakeholder engagement and materiality. The OCBC Group report can be found here:



Please refer to the OCBC Group Sustainability Report 2025 for more information by scanning the QR code

Where applicable, data from previous financial years are included for comparison. This report should also be read together with the OCBC Bank (Malaysia) Berhad and OCBC Al-Amin Bank Berhad Reports and Financial Statements for FY 2025, which can be found here:



Please refer to the OCBC Malaysia and OCBC Al-Amin Bank Reports and Financial Statement for FY2025 by scanning the QR code

Data Assurance

OCBC Malaysia has an established internal review process to maintain the robustness and credibility of our ESG data. In 2025, OCBC Group conducted external assurance for selected indicators on a consolidated basis that are material to our operations. The assurance statement can be found in the OCBC Group Sustainability Report 2025. We are committed to continuously enhancing our sustainability data disclosures and may expand the scope of assurance in the future.

Reporting Framework

This Sustainability Report is prepared with reference to the following standards, guidelines and regulations:

- Global Reporting Initiative (GRI) Standards: Topic and Universal Standards (updated 2021);
- GRI G4 Financial Services Sector Disclosures; and
- Recommendations of the Task Force on Climate-related Financial Disclosures (TCFD).

The above standards were selected due to their global recognition and adoption, along with their robust industry guidance, which enables comparability with both global and local peers. By aligning with the GRI Standards, we have applied the reporting principles of accuracy, balance, clarity, comparability, completeness, sustainability context, timeliness and verifiability. Additionally, these standards provide a framework for communicating relevant information to stakeholders regarding the Bank's sustainability-related risks and opportunities.

OCBC Malaysia recognises that climate change is one of the most significant environmental challenges impacting society, businesses and the economy. We are committed to transparently communicating the Bank's efforts to mitigating and adapting to climate change. In addition to adhering to the TCFD Recommendations as prescribed by the Bank Negara Malaysia (BNM) Climate Risk Management & Scenario Analysis (CRMSA) Policy Document, and aligning with regulatory and industry requirements, we are progressively integrating climate-related disclosures in line with the IFRS S2 requirements, followed by the climate-related provisions outlined in IFRS S1 to the extent practicable.

These standards provide the latest and most widely accepted guidance for disclosures on climate-related risks and impacts to the Bank, as well as the strategies implemented to manage these risks and embrace new opportunities.



Board Statement

In 2025, the global operating environment continued to evolve amid rapid technological changes and heightened geopolitical uncertainties. Divergent views on climate policy and the environmental, social and governance (ESG) agenda became more pronounced, reflecting differing economic contexts and transition pathways. At the same time, the physical impact of climate change have become increasingly evident. According to the World Meteorological Organisation, the period from 2016 to 2025 represented the warmest decade on record, with recent years marking new temperature extremes. These have led to more frequent and severe weather events with tangible economic and social consequences – Munich Re has reported that natural disasters caused US\$224 billion in losses, and claimed over 17,000 lives globally in 2025.

Momentum on climate-related policies and initiatives continued in Malaysia, where OCBC Malaysia maintains its presence as a key player in the financial sector. Policymakers, businesses, and financial institutions increasingly recognise that addressing climate and sustainability challenges is integral to long-term economic resilience and competitiveness.

In keeping with globally relevant climate concerns, the Malaysian government has developed strategies to mitigate and adapt to the effects of climate change, including via the National Energy Transition Roadmap (NETR) and enactment of the Carbon Capture, Utilisation and Storage (CCUS) Bill 2025. In Budget 2026, Malaysia committed to investing in climate adaptation infrastructure and announced the introduction of a carbon tax for the iron, steel, and energy sectors in 2026.

With a focus on driving climate transition finance, the Joint Committee on Climate Change (JC3), an industry-wide initiative led by Bank Negara Malaysia (BNM) and Securities Commission (SC) developed the Sustainable & Transition Finance Guide (STFG), while the National Sustainability Reporting Framework (NSRF) was issued to guide businesses on sustainability disclosures in a standardised manner. Together, these frameworks provide a strong foundation for OCBC Malaysia's continued efforts to support an orderly and credible transition to a low-carbon economy.

In this evolving landscape, OCBC Malaysia remains focused on where we can make the greatest impact – financing the transition to a low-carbon and more sustainable economy. By supporting the net-zero shift, be it through renewable energy, sustainable infrastructure, transition-enabling technologies or strategic supply chains, the Bank plays an important role in helping our customers and the communities we serve pursue their climate and development objectives. Our sustainability strategy is centred around embedding environmental and social considerations into the fabric of our business through our “ABC” sustainability imperatives:

Accelerating the Transition to a Net-Zero Future,
Bringing Impact to Communities, and
Conducting Our Business Responsibly.

Board Statement

Accelerating the Transition to a Net-Zero Future

We recognise that finance is a critical enabler of the transition to a net-zero economy. OCBC Malaysia is committed to supporting our customers across different sectors as they navigate their transition journeys, taking into account sector-specific pathways, technological readiness and regional contexts.

In 2025, we extended over RM5 billion in green, social and sustainability-linked loans to our wholesale banking clients. These initiatives increased our committed sustainable finance portfolio to RM12 billion. Our efforts supporting customers in their decarbonisation journeys were recognised with the Asian Banking & Finance Corporate & Investment Banking Awards, Green Deal of the Year -Malaysia and Best Sustainability -Linked Bond - Consumer Goods at the Asset Triple A Sustainable Finance Awards 2025. OCBC Al-Amin's leadership in Islamic financial sustainability was recognised through The Global Islamic Finance Awards (GIIFA) for Islamic Financial Sustainability, demonstrating strong alignment between Islamic finance principles and sustainability outcomes.

Extended over **RM5 billion in green and sustainability-linked loans** and served as **sustainability advisors in more than 5 sustainability-related transactions**



RM12 billion total sustainable financing portfolio



Launched the **OCBC Women Unlimited Programme**, that supports women entrepreneurs in their business aspirations



While we continue our support for the decarbonisation journeys of large corporates, we intensified our efforts to help small and medium-sized enterprises (SMEs) in their sustainability efforts. In 2025, we supported SMEs in their climate-transition journeys through rolling out of training and capacity building, tools to support their journeys, and launched sustainability-linked products to help SMEs transition. In line with our SME Sustainable Finance Framework, we continue to provide sustainable financing solutions and launched the OCBC Women Unlimited Programme in 2025 that focuses support towards women entrepreneurs in realising their business aspirations. The Programme is backed by a RM100 million Islamic Portfolio Guarantee-i (PG-i) to support the growth of Bumiputera and women-led enterprises.

In addition to supporting our customers, OCBC Malaysia reduced the emissions from our own operations. Our Cyberjaya Data Centre became Malaysia's first to earn Green Climate Initiative (GCI) Iridium Plus Tier, scoring 98 out of 100 with a Power Usage Effectiveness (PUE) of 1.33, supported by green policies, e-waste management, system optimisation, renewable energy and an AI-driven airflow system. Also, our OCBC Premier Private Client Centre in Bangsar and Menara OCBC both earned Bronze GreenRE certification.

Climate resilience was strengthened through several infrastructure enhancements that further expanded our solar installations to nine sites that have supported our efforts in reducing energy-related emissions. Internal initiatives continue to yield significant improvements to our environmental impact, including reducing paper waste, recycling and repurposing obsolete IT assets, e-waste, ink cartridges and toners.

Bringing Impact to Communities

OCBC Malaysia seeks to create meaningful and enduring social impact by contributing to the long-term resilience and prosperity of the communities in which we operate and by fostering a dynamic workplace.

We deliver community impact through our #OCBCCares Corporate Social Responsibility (CSR) programme and sustained employee volunteerism. In 2025, our initiatives supported education, healthcare and humanitarian needs, including scholarships, flagship engagement platforms such as OCBC Cycle Kuala Lumpur and Johor Bahru, as well as employee-led volunteering efforts.

To strengthen our targeted approach to community partnerships, OCBC Al-Amin collaborated with Pusat Zakat Wilayah Persekutuan and Universiti Kuala Lumpur to establish the Azka Book Centre Corner, benefiting over 5,300 students and 250 academic staff.

Local economic development continues to be prioritised through local sourcing, with 92% of our vendor spend directed towards more than 700 Malaysian vendors, supporting the growth of local businesses and supply chain resilience.

The Bank supports environmental conservation and restoration through supporting initiatives that contribute towards restoring natural ecosystems. In 2025, we concluded a 3-year initiative in Teluk Mendeleng, Sabak Bernam, involving mangrove replanting and management, and embarked on a marine conservation initiative at Usukan Island, Kota Belud, Sabah where we contributed funds and supported a coral nursery.

Board Statement

Championing the holistic development of our people, and building a future-ready, resilient and skills-first workplace continued to be our focus. Our employees utilise OCBC Campus learning programmes recording around 51 sessions and 76.3 hours of training and development per employee in 2025. We continued delivery of our Grow Your Way programme encouraging employee growth and mobility. We also rolled out our MentorMe programme with more than 100 employees benefiting from mentor-mentee partnerships since 2020.

More than **19,000 participants** in our **MyWellness Programme**, enabling healthy habits



More than **RM1.6 million** towards positive **Social and Environmental initiatives**



Employees participation in the **Cyber Smart Programme** and the launch of the **VYBE Cyber Smart Champion**



Prevented **RM1.31 million** in **potential losses** due to fraudsters



Introduced **enhanced Fraud Management System (FMS)**



Conducting Our Business Responsibly

Strong governance and responsible business conduct underpin OCBC Malaysia's sustainability efforts. We uphold high standards of ethics, risk management and transparency, ensuring that we safeguard the trust placed in us by our customers, investors and other stakeholders. In 2025, we reaffirmed our material ESG factors and oversaw the management and monitoring of these factors, as we considered sustainability issues in our business and strategy.

As technological change accelerates, we recognise that new risks will emerge, including increasingly sophisticated scams, cyber threats and digital vulnerabilities. OCBC Malaysia continues to deliver a comprehensive cyber risk training programme across the bank, that includes mandatory information and cyber risk awareness training, specialised internal cyber risk management training and a structured technical training pathway for cyber certification. The Cyber Smart Programme remains central to our efforts, actively promoting and assessing employees' knowledge, skills and behaviours in managing information security and digital risks.

The Way Forward

For over 90 years, OCBC Malaysia has supported our customers through periods of change and uncertainty. Our purpose to enable people and communities to realise their aspirations continues to guide how we support our customers in navigating the net-zero transition and the fundamental shifts we are seeing. Through strategic advisory, innovative financial solutions, and ecosystem partnerships, we will journey with our customers. With our One Group integrated capabilities across banking, wealth management, asset management and insurance, OCBC is well-positioned to mobilise capital, partner our customers and contribute meaningfully to Asia's transition towards a prosperous, inclusive and sustainable future, for now and beyond.

2025 Sustainability Highlights

In 2025, we continued to create positive and lasting impact on the environment, our people and the communities we serve throughout our sustainability journey. These collective efforts reflect our relentless commitment to accelerating the transition to a net-zero future, bringing impact to communities and conducting our business responsibly.



Accelerating the Transition to a Net-Zero Future

Extended **over RM5 billion in green and sustainability-linked loans** and served as **sustainability advisors in more than five sustainability-related transactions**

Increased our **sustainable financing portfolio reaching RM12 billion**

Launched the **OCBC Women Unlimited Programme**, that supports women entrepreneurs in their business aspirations

Equipped relationship managers and credit risk managers **with ESG & Climate Risk Assessment training**

Further strengthened capabilities **on climate risk scenario analysis with a tailored model for Crude Palm Oil**

Our Cyberjaya data centre was the first in Malaysia to receive the **highest Iridium Plus Tier certification** by Green Climate Initiative (GCI)

Expanded solar installations to **nine sites including our headquarters and branches** to expand our renewable energy utilisation



Bringing Impact to Communities

Held our flagship **Grow Your Way with MOBI event in Malaysia** including the launch of our revamped Collaboration Space at Level 3, Menara OCBC

Recorded more than **19,000 participants in our MyWellness Programme** enabling employees' healthy habits

Held our third **OCBC Malaysia Sustainability Week**, featuring talks, activities and sustainable vendors for employees to actively participate in our sustainability journey

All our employees **participated in volunteering efforts in 2025** – spending more than 36,000 hours impacting more than 520,000 people positively

Channelled more than **RM1.6 million through both corporate and staff contributions** towards positive social and environmental initiatives

Held our **Risk Career Day** themed **Unlock Your Potential Within** providing valuable insights into the Information Security and Digital Risk Management functions

OABB marked a **decade-long collaboration with IDEAS Autism Centre**, providing affordable therapy for children with autism from underprivileged families



Conducting Our Business Responsibly

Employees participated in the Cyber Smart Programme in actively **promoting knowledge, skills and behaviours in managing information security and digital risks**

Launched the **VYBE Cyber Smart Champion** serving as a strategic enabler that strengthens the Bank's internal cyber defence capabilities

No material **non-compliance of AML/CFT and sanctions laws** and regulations

Maintained **zero significant cases of mis-selling** from a regulatory breach perspective

Prevented **RM1.31 million in potential losses** due to fraudsters through our anti-fraud programme

Migrated from **SMS OTP to the more secure OneToken OTP** via our OCBC Banking App to enhance security of transactions

Introduced **enhanced Fraud Management System (FMS)** which combines machine learning with traditional rule-based systems to detect evolving scam patterns

Targets and Performance Dashboard

Accelerating the Transition to a Net-Zero Future

	Targets committed for FY2025	Performance against FY2025 targets
Climate Action	OCBC Group: Achieve net zero in financed emissions for six sectors by 2050	Contributed to the Group's reduction in emissions in six priority sectors
	Enhance climate scenario analysis capabilities to keep pace with industry practices	Developed sector-specific climate scenario analysis model for Crude Palm Oil sector
	Maintain carbon neutrality for OCBC's banking operational emissions in 2025	Maintained operational carbon neutrality by increasing adoption of renewable energy and sustainable technology
Responsible Financing	Enhance nature risk assessment capabilities	Completed pilot on nature risk scenario analysis on a Group level
Sustainable Financial Solutions	Continue to broaden our sustainable investment offerings with minimum of MSCI ESG Rating BB and above and/ or rated as Sustainable and Responsible Investment (SRI) under the Securities Commission Malaysia to 75% by the end of 2025	Percentage of recommended funds, companies and issuers with MSCI ESG rating of BB and above by 2025: <ul style="list-style-type: none"> Funds: 94% Fixed Income: 89%
	OCBC Group to onboard eight new Funds with MSCI ESG Rating BB and above in 2025, including the contribution of two new funds from OCBC Malaysia	OCBC Group onboarded 24 new funds with MSCI ESG Rating BB and above with OCBC Malaysia contributing four new funds
	100% completion of at least four e-learning modules on ESG for Global Consumer Financial Services employees in 2025	100% completion of four e-learning modules on ESG for Consumer Financial Services employees

Bringing Impact to Communities

	Targets committed for FY2025	Performance against FY2025 targets
People Development	Support all employees in their career development, providing them with learning opportunities and insights into career possibilities	Achieved an average of 50.9 training completions per employee, with an average of 76.3 training hours completed
	Be an employer of choice, with at least 50% of our business units registering an improvement in engagement score or maintaining an engagement score of 75% and above	<ul style="list-style-type: none"> Received GOLD for Employer of the Year Award by SEEK People & Purpose Awards (Jobstreet) in 2025 Achieved improvement in EES scores across business units, with over 50% maintained an engagement score of 75% and above
	Implement our existing key employee wellness and sustainability initiatives on a Groupwide basis	Expanded the MyWellness Fiesta duration from four to six weeks, enhancing support for the holistic wellness of over 5,000 employees nationwide. Additionally, we expanded MyWellness Carnival beyond our traditional locations to include GE2, Cyberjaya, and KLEC, extending our reach to even more colleagues
Workplace Diversity	Maintain 42% of leadership positions to be filled by women	53% (Managing Director and above)
	Maintain a balanced gender mix across our workforce	Women: 64%, Men: 36%
Community Development	Increase the number of community engagement activities organised by 5% in 2025	Achieved 20% increase in community engagement activities organised
	Include families and friends of OCBC Malaysia employees in selected volunteering activities	Organised 23 volunteering activities involving families and friends of OCBC Malaysia employees

Targets and Performance Dashboard

Conducting Our Business Responsibly

	Targets committed for FY2025	Performance against FY2025 targets
Cybersecurity and Data Protection	Maintain 100% completion of mandatory employee online training and assessment course on Cyber and Information Risk Awareness in 2025	Maintained 100% completion of mandatory employee training and assessment course on Cyber and Information Risk
	Promote strong employee digital risk vigilance through regular risk awareness broadcast and simulated email phishing tests to bank-wide employees in 2025	Broadcasted 10 risk awareness messages and completed three simulated email phishing test campaigns
	Maintain cyber resiliency through conducting annual disaster recovery tests for critical systems in 2025	Completed annual disaster recovery tests for critical systems, ensuring continued cyber resiliency and operational readiness
Fair Treatment of Financial Consumers	Maintain 100% completion of mandatory employee training on FTFC in 2025	Maintained 100% completion of mandatory employee training on FTFC
	Maintain zero significant cases of mis-selling from a regulatory breach perspective in 2025	No significant cases of mis-selling from a regulatory breach perspective
Financial Crime Prevention	Maintain 100% completion of mandatory employee training on AML/CFT, Sanctions and Anti-Fraud in 2025	Maintained 100% completion of mandatory employee training on AML/CFT, Sanctions and Anti-Fraud
Governance and Culture	Maintain 100% completion of mandatory employee training on fraud awareness, whistleblowing, anti-bribery and anti-corruption in 2025	Maintained 100% completion of mandatory employee training on fraud awareness, whistleblowing, anti-bribery and anti-corruption

Awards and Recognition



Malaysia International Green Financing Bank of the Year

Awarded by Asian Banking & Finance Wholesale Banking Awards

Islamic Financial Sustainability Award

Awarded by The Global Islamic Finance Awards (GIFA)

Green Deal of the Year - Malaysia

Awarded by Asian Banking & Finance Corporate & Investment Banking Awards

Best Sustainability - Linked Bond - Consumer Goods

Awarded by The Asset Triple A Sustainable Finance

Sustainability Leadership Awards 2025 - Best Green Data Centre Manager

Awarded by GCI

Malaysia's first Data Centre facility to be awarded the Highest-level Iridium Plus Tier for sustainability-linked efforts (under the Certified Green Computing Facility certification)

Awarded by GCI

Best Bank for Corporate Responsibility

Awarded by Euromoney Awards for Excellence

Corporate Social Impact Award 2025

Johor Bahru City Council/Majlis Bandaraya Johor Bahru (MBJB)

Employer of the Year (Gold)

Awarded by Jobstreet by SEEK People & Purpose Awards

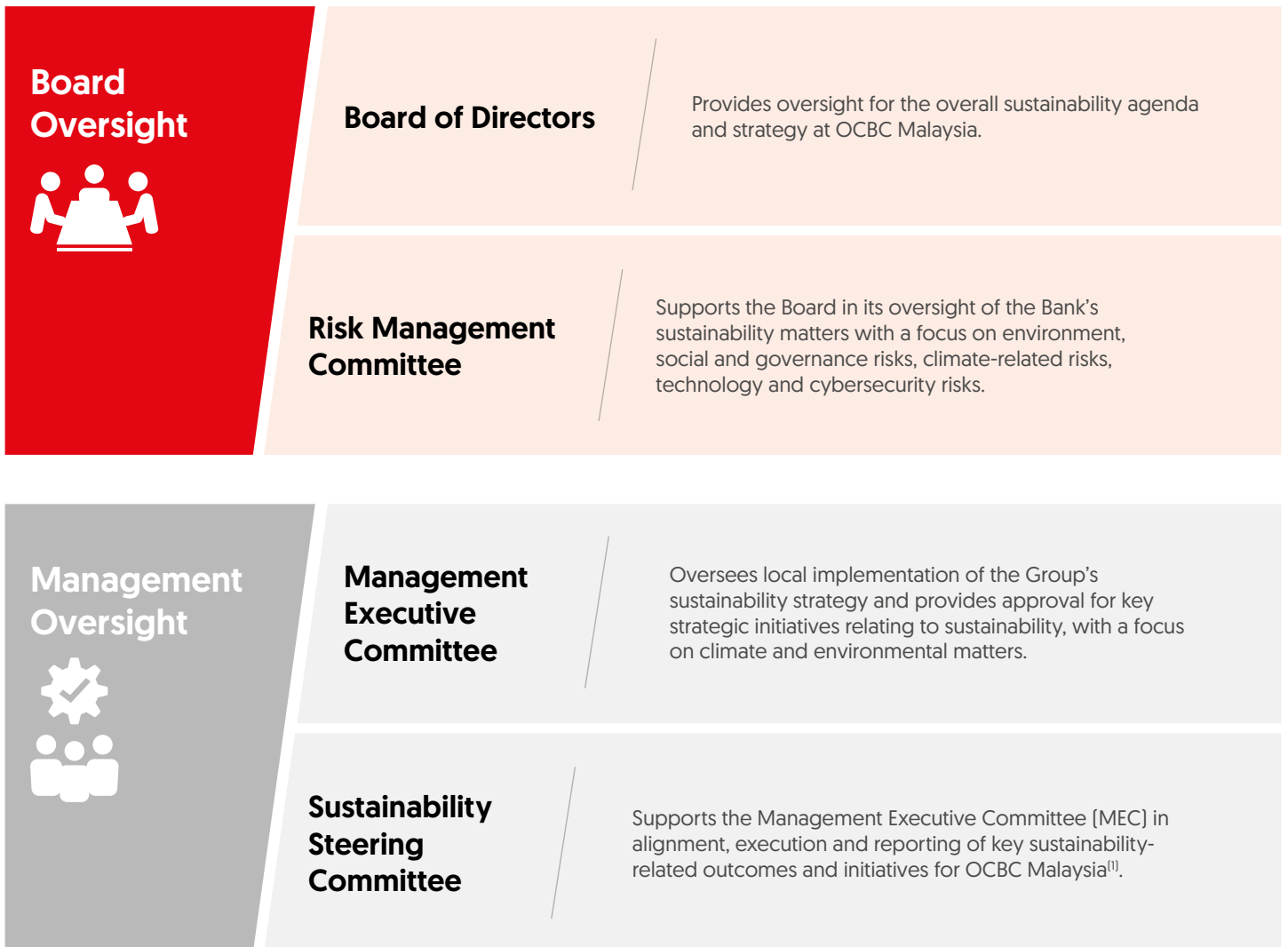
Best Career Development Programme (Gold)

Human Resources Online Employee Experience Awards (Malaysia)

Our Sustainability Governance Structure

Robust corporate governance and risk management are essential to achieving long-term success and sustaining our business. At OCBC Malaysia, we uphold our long-standing commitment to business integrity by embedding sustainability principles across all levels, from the Board and Board Committees to Management and functional groups. This unified approach empowers us to realise our sustainability ambitions through the Group's comprehensive Sustainability Framework.

At OCBC Malaysia, we recognise that a strong governance structure is fundamental to achieving our sustainability goals. Our approach remains centred on two key objectives: strengthening sustainability oversight at a strategic level and fostering cross-functional collaboration to achieve impactful sustainability outcomes. With sustainability embedded as a core strategic priority, the Board of Directors provides oversight and guidance to steer our sustainability agenda. Our Sustainability Steering Committee (SSC) remains pivotal in driving the execution of these imperatives, ensuring cohesive alignment across the Bank and actively supporting our clients in their transition toward net zero.



⁽¹⁾ The SSC has functional reporting to the Group Sustainability Steering Committee with dedicated representatives.

Our Sustainability Governance Structure

Board

The Board holds ultimate responsibility for OCBC Malaysia's sustainability agenda, setting its strategic direction and ensuring that sustainability considerations are integrated into the Bank's strategy and operations. The Board also considers sustainability and climate-related risks and opportunities in overseeing the Bank's strategy, risk management and long-term resilience.

The Risk Management Committee (RMC), a Board Committee, oversees the effective management of all risks facing the Bank, including ESG and climate-related risks. The Bank's approach to ESG risk management is set out in its Responsible Financing Framework and Policies, which are reviewed and approved by the Committee. Climate-related risks are managed as part of the Bank's broader risk management framework and are integrated into the Bank's risk governance and oversight processes.

The Board, supported by RMC, provides strategic guidance on sustainability matters at its periodic meetings, with particular focus on climate-related and environmental issues. To support these deliberations, the RMC receives updates on key developments when it convenes at least four times annually, including on regulatory changes, the Bank's progress towards the Group's net-zero targets, implementation of BNM's Climate Risk Management and Scenario Analysis Policy Document requirements, ESG profiling of corporate borrowers, growth in sustainable finance, and progress towards aligning with sustainability and climate-related reporting standards and frameworks.

The Bank recognises the importance of equipping the Board with the necessary knowledge and expertise to effectively discharge its oversight responsibilities on sustainability and climate-related matters. To support this, the Board receives sustainability-related training including on regulatory developments and material ESG focus areas, and continues to strengthen sustainability competencies across the organisation through ongoing capacity-building initiatives.

In 2025, the Board participated in several structured training programmes and thought leadership platforms to deepen its understanding of sustainability developments and emerging climate-related risks. These included a range of internal and external sustainability and climate-related training and learning engagements.

These engagements reflect the Board's commitment to continuous learning and effective stewardship in overseeing climate and sustainability-related risks.

Management Executive Committee

The Management Executive Committee (MEC) supports the Board in executing the Bank's strategic priorities, including its sustainability strategy.

Chaired by the Chief Executive Officer, the MEC comprises members of senior management and is supported by the SSC.

The MEC oversees the implementation of the Bank's sustainability strategy, including the identification and assessment of sustainability-related risks and opportunities, with particular focus on climate and environmental matters. It also ensures that the Bank's material sustainability risks and opportunities are monitored through appropriate metrics and effectively managed. The MEC provides strategic direction to the SSC.

Sustainability Steering Committee

The OCBC Malaysia SSC supports the MEC in coordinating, implementing and monitoring key sustainability initiatives across the Bank.

Chaired by the Head of Strategy and Transformation Office, the SSC comprises leaders from key business and support functions responsible for driving sustainability initiatives within their respective areas.

The SSC supports the implementation of the Bank's sustainability strategy, provides regular updates and recommendations to the MEC on sustainability progress, and advises on relevant developments. It also reviews climate-related risks and opportunities and supports their integration into the Bank's decision-making processes.

Key sustainability developments, risks and opportunities are escalated through the SSC and MEC to the Board for oversight and strategic guidance.

Management of Sustainability Key Performance Indicators

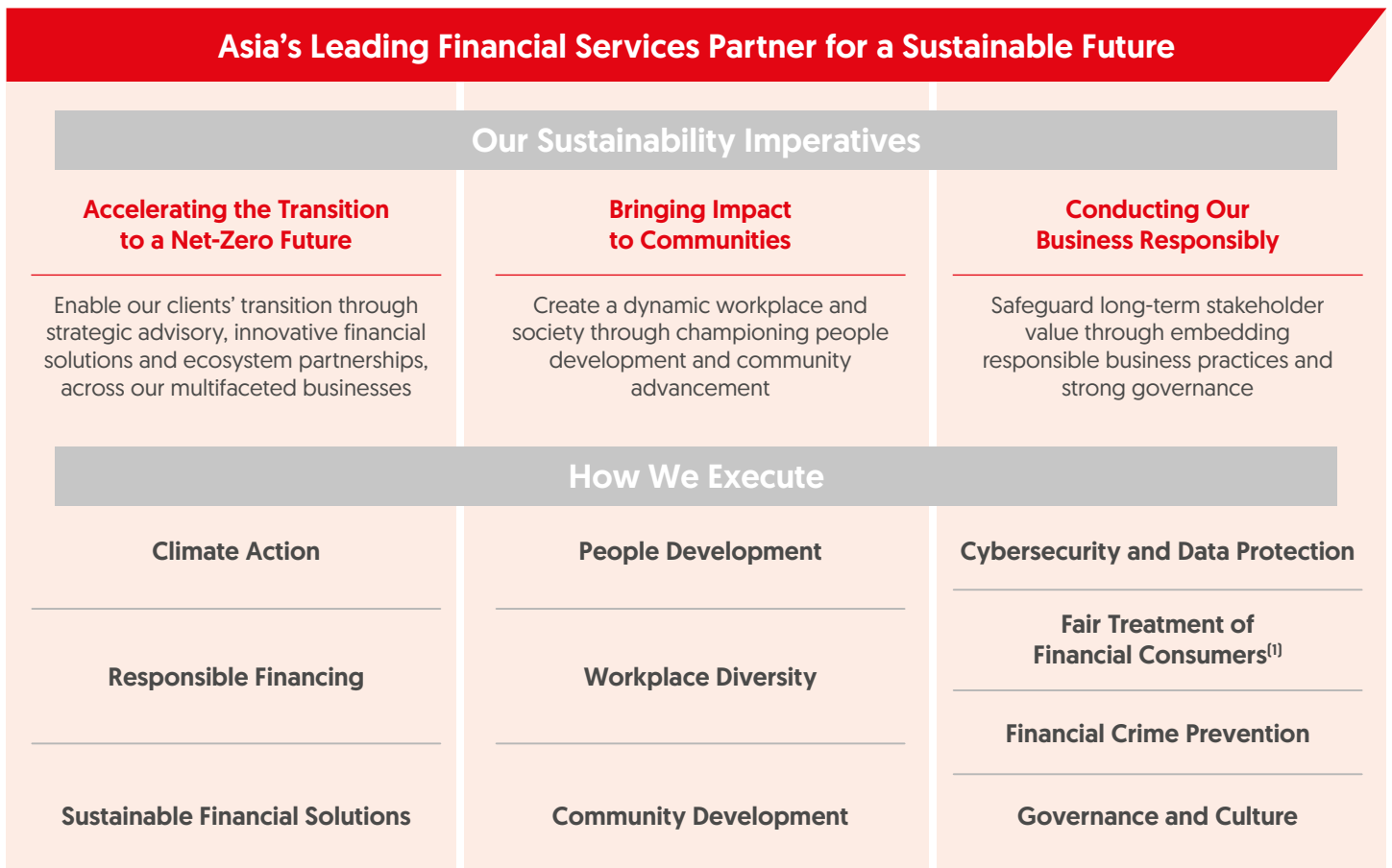
The performance balanced scorecards of the CEO and key senior executives contain specific, time-bound sustainability targets including climate-related ones. These performance balanced scorecards are key components of performance management tied to the determination of incentive compensation for executives. Covering material ESG themes that are of relevance, these targets are cascaded throughout the Bank to relevant business units and individual employee performance scorecards. We believe that the accountability and ownership fostered by this approach are essential to the successful execution of our Sustainability Strategy and its implementation.

OCBC Group's Approach

At OCBC, sustainability is embedded in every facet of our business not only as a responsibility but as a strategic imperative. By integrating sustainable practices into our operations, we strengthen risk management, drive innovation in financial solutions, build deeper trust with our stakeholders and contribute meaningfully to a sustainable future.

OCBC Malaysia Sustainability Framework

Guided by the OCBC Group Sustainability Framework, OCBC Malaysia's sustainability approach underscores our commitment to embedding sustainability across our operations, in alignment with Group's priorities. It highlights the key focus area and material ESG factors that guide our efforts to create long-term value and impact for our stakeholders in Malaysia.



⁽¹⁾ This material ESG factor is aligned with OCBC Group's material ESG factor titled "Fair Dealing", renamed to reflect compliance with local regulatory policies.

OCBC Group's Approach

OCBC Malaysia adopts and implements the sustainability approach and imperatives established at Group. This framework provides the overarching direction for how sustainability is embedded into our local strategy, governance, risk management and business practices.

WHY sustainability matters to OCBC

Purpose

Sustainability is at the heart of OCBC's business, anchored on our purpose to enable people and communities to realise their aspirations. We believe that our ambition to be Asia's leading financial services partner for a sustainable future can only be achieved if it is underpinned by our focus on sustainability.

Opportunity

As we help our clients achieve their aspirations, we future-proof our business, build competitive advantage and capture opportunities for growth. We aim to excel for sustainable growth, with our drive for the transition to a sustainable low-carbon world serving as a core strategic pillar.

Risk

Adopting a robust and holistic approach in the management of ESG factors is sound risk management. From credit and operational to regulatory and reputational risks, we understand the critical role that ESG risk management plays in building a resilient organisation.

Responsibility

Meaningfully contributing to a sustainable future is simply the responsible thing to do. As a financial institution with a comprehensive coverage in ASEAN and Greater China, OCBC is well-positioned to be a catalyst of change, mobilising our expertise and resources and partnering our clients to address the pervasive environmental, social and developmental challenges of our time.

WHAT sustainability means for OCBC

As a financial institution, we are clear on the role we can play to make a difference and are focused on our "ABC" sustainability imperatives.

Accelerating the transition to a net-zero future

As a financial institution that is a connector of capital, we recognise the critical enabling role that we play in the journey towards a net-zero future. Our aim is to enable our clients' transition through strategic advisory, innovative financial solutions and ecosystem partnerships across our multifaceted businesses.

Bringing impact to communities

We believe that we can bring impact and meaningfully contribute towards the sustainable development of our communities as well as the well-being and flourishing of our people. Our aim is to create a dynamic workplace and society through championing people development and community advancement.

Conducting our business responsibly

Effective stewardship and corporate governance is the bedrock of our stakeholders' trust in us and our duty as a responsible corporate citizen. Our aim is to safeguard long-term stakeholder value through embedding responsible business practices and strong governance.

HOW we deliver

Driving progress on material ESG factors

The execution of our sustainability efforts is guided by our material ESG factors. By effectively managing these risks and opportunities, driving performance and innovation, we can deliver on our strategic sustainability imperatives and create long-term value and growth.

Pursuing a partnership-based approach

We pursue a partnership-based approach and believe that a more sustainable world can be created as long as we are united with our clients and communities in pursuing one. Collaboration is critical in addressing global sustainability challenges while partnerships are the most efficient way to magnify the impact of our individual actions and accelerate progress.

Living our values

The foundation of our sustainability framework is our values of Lasting Value, Integrity, Forward-looking, Respect and Responsibility. Serving as our compass, these values guide us to embed sustainability throughout the Group and enables us to harmonise our growth ambitions with our responsibility towards stakeholders and future generations. By integrating sustainability at the core of our business, we can achieve sustainable growth, deliver enduring value to our stakeholders and play our part in building a sustainable future.

OCBC Malaysia's Stakeholder Engagement

Listening to those who journey with us

OCBC Malaysia's success depends on effectively managing and balancing the expectations of our key stakeholders, including customers, employees, communities and regulators. By establishing and maintaining strong communication channels with the Bank's stakeholders, we ensure a mutual understanding of expectations, gain insight into their perspectives, and address their concerns, thereby building long-lasting partnerships.

The outcomes of our stakeholder engagement efforts are crucial in guiding the Bank's Sustainability Strategy, as they contribute towards the identification of our material ESG factors and the reporting of the Bank's sustainability performance and achievements.



Customers

We aim to provide transparent and cost-effective banking services to our customers to facilitate straightforward and reliable customer experiences. We strive to curate tailored solutions to support our wide range of customers, providing comprehensive wealth management for individuals and helping our corporate client base conduct daily transactions in a smooth and seamless manner.



Employees

We understand that a diverse and multi-skilled workforce is essential for lasting success. By understanding our employees' needs, we can build an inclusive and conducive working environment that fosters creativity and a strong client focus. This approach will further promote our employees' development, collaboration and collective performance.



Communities

We are dedicated to serving our communities by implementing sustainable and responsible business practices that promote economic and social growth. By partnering with various community groups, we strive to give back to society, uplift those in need and contribute to overall societal well-being.



Regulators

We continuously collaborate with regulatory authorities to ensure a robust financial ecosystem. By adhering to regulatory requirements, we build trust in the financial sector and contribute to long-term stability.

➤ For more details on how OCBC Group engages with the above stakeholder groups, please see pages 14-16 of the Group Sustainability Report 2025.

OCBC Group's Materiality Assessment Process

Focusing on what matters

As the sustainability landscape continues to evolve, identifying key ESG factors is fundamental to OCBC's strategy. These factors are essential to sustaining strong banking performance and fostering long-term value creation for the Group's stakeholders. OCBC Group adopts a multi-stakeholder materiality validation process that assesses its financial and ESG impact from both internal and external perspectives.



What does materiality mean to OCBC?

Financial Materiality

Significant impacts on the Bank's prospects including its financial performance, financial position and cash flow.

Impact Materiality

Significant impact of the Bank on the economy, environment and people.

OCBC employs a double materiality approach to comprehensively assess the impact of ESG factors on its stakeholders and operations. This approach captures both financial and impact materiality, offering a holistic view of the issues impacting the Group, and leading to a more informed decision-making process. It also facilitates the integration of ESG risks and opportunities into the Group's strategic planning and risk management processes.

2025 Materiality Review

In 2025, an external consultant was engaged to conduct a comprehensive review of OCBC's 10 existing material ESG factors, which were first identified in 2023 through a four-step materiality assessment involving substantial stakeholder engagement. This review involved a landscape analysis, industry trend assessment and stakeholder consultations. The process yielded insights into the management of OCBC's material factors, facilitating informed strategic decisions and effective risk management.

The review determined that OCBC's current list of material ESG factors remains relevant to the Group's stakeholders and aligned with OCBC's strategic priorities. This year, OCBC renamed the material topic from Talent Management and Well-being to People Development to reflect an integrated focus on advancing the Group's people's skills, capabilities and career growth, supported

by a strong emphasis on employee well-being as a key driver of resilience and long-term success. The results of the 2025 materiality review were validated by both the Sustainability Council and the Board Sustainability Committee, ensuring organisational alignment between the Board and management on OCBC's approach to sustainability.

OCBC also reviewed the UN SDGs and determined that the six UN SDGs remain relevant as they are where the Group can make the greatest positive impact in its core markets and create long-term value for its stakeholders.



The material ESG factors and selected UN SDGs identified guide the implementation of OCBC's ongoing ESG efforts in 2025. OCBC's achievements and progress made throughout the year are presented in the three sections according to three sustainability imperatives: Accelerating the transition to a net-zero future, Bringing impact to communities and Conducting our business responsibly.



Sustainability Imperative:

Accelerating the Transition to a Net-Zero Future

In this section, we will cover the following material ESG factors:

Climate Action

Charting a climate-resilient future.

The mitigation of financed and operational emissions while proactively addressing the associated risks and opportunities posed by climate change, reflecting a commitment to sustainable practices.

Responsible Financing

Driving responsible growth.

The careful management of risks and the implementation of practices to ensure ethical and responsible lending.

Sustainable Financial Solutions

Empowering strategic growth through strategic financing.

The lending, advisory and investment offerings designed to facilitate the low-carbon transition, aligning financial activities with sustainability goals.

Accelerating the Transition to a Net-Zero Future

As a financial institution and connector of capital in Malaysia, OCBC Malaysia plays an important role in supporting the transition towards a net-zero future. We recognise both the opportunities and challenges associated with accelerating this transition in emerging markets, where structural factors such as reliance on fossil fuels and significant development financing needs, particularly for SMEs, remain prevalent.

Balancing decarbonisation ambitions with the needs for an orderly and inclusive transition continues to be a key consideration for the Bank, underscoring the importance of transition pathways that are progressive, practical and responsive to Malaysia's economic and sectoral circumstances.

Our Commitment

OCBC Group has defined a transition plan that includes ambitious, quantitative and science-based sectoral net-zero targets, demonstrating its commitment to achieving net zero in its financed emissions by 2050. OCBC Malaysia aligns with and supports the implementation of this transition plan across its business activities.

The Group's net-zero targets cover six priority sectors: Power, Oil & Gas, Real Estate, Steel, Aviation and Shipping, which together account for more than 40% of OCBC's corporate and commercial banking portfolio. For OCBC Malaysia, we focus on priority sectors where we have material exposures – Power, Oil & Gas, Real Estate and Steel. In line with the Group's financing approach, OCBC Malaysia does not extend project financing to upstream oil and gas projects that obtained development approval after 2021, and works with corporate clients to support an orderly and inclusive transition.

Accelerating the Transition to a Net-Zero Future

OCBC Malaysia's Transition Plan Overview

Accelerating the Transition to a Net-Zero Future

OCBC Material Factors	Climate Action	Responsible Financing	Sustainable Financial Solutions	
Foundations	<p>Our Net-Zero Commitment</p> <p>We are committed to achieving net zero in our financed emissions by 2050.</p> <p>↗</p>	<p>Managing Our Climate-Related Risks</p> <p>We adopt an integrated and risk-based approach and consider the impact of current and future changes in operating environment.</p> <p>↗</p>	<p>Managing Our Environmental Footprint</p> <p>We are committed to reducing the environmental footprint of our physical operations.</p> <p>↗</p>	
Key Metrics and Target	<p>☑ Achieve net zero in financed emissions for six sectors by 2050</p>	<p>☑ Enhance climate scenario analysis capabilities to keep pace with industry practices</p>	<p>☑ Maintain carbon neutrality for OCBC Malaysia's banking operational emissions</p>	
Implementation	Implementation and Engagement Approach			
Engagement	<p>1 Strategic Advisory</p> <p>Providing strategic advice and engaging with our clients to encourage and support business strategies and risk profile changes required for the transition.</p> <p>↗</p>	<p>2 Innovative Financial Solutions</p> <p>Delivering innovative financing and investment products and services, frameworks and other solutions designed to support decarbonisation and empower our clients on their transition journey.</p> <p>↗</p>	<p>3 Ecosystem Partnerships</p> <p>Building and enabling ecosystems that foster collective action across sectors and industries. Playing our part in the creation of a vibrant ecosystem in which all stakeholders come together to accelerate the transition to a net-zero future.</p> <p>↗</p>	
Governance	<p>Board and Management Oversight</p> <p>↗</p>	<p>Policies and Framework</p> <p>↗</p>	<p>Capacity Building and Training</p> <p>↗</p>	<p>Data and Technology</p> <p>↗</p>

↗ For more details on the Group's efforts to advance the net-zero transition agenda, please see pages 22-44 of the OCBC Group Sustainability Report 2025.

Climate Action



Charting a climate resilient-future

Why This Is Material to Us

Climate change presents ever-growing financial risks to our operations and business. Consequently, there have been increasing expectations on transparency around climate-risk reporting and transition planning from both internal and external stakeholders. Effectively managing these concerns is vital for the Bank to ensure our continued success as a regional leader in sustainable finance. Equally vital are our actions to capitalise on the global shift towards a low-carbon economy, which presents opportunities to work with our clients to finance the transition to net zero.

Our Management Approach

Tackling climate change is a complex and urgent challenge, requiring cooperation from a multitude of stakeholders. As a leading bank in the region, we recognise our unique position and ability to help drive climate action across the region through our role as a connector of capital. Our approach to climate management is tripartite, comprising:

1. OCBC Group's net-zero commitment

OCBC is committed to achieving net zero in its financed emissions by 2050, and has established quantitative, science-based decarbonisation targets for six priority sectors: Power, Oil and Gas, Real Estate, Steel, Aviation and Shipping. These sectors represent the most emission intensive sectors financed by the Group, with established decarbonisation pathways for their respective sub-sectors. Progress against these targets is tracked against interim 2030 targets, ensuring ongoing accountability. These sectors present opportunities to partner with clients in supporting the transition to a net-zero economy through the provision of transition and sustainable financing solutions. Further details are set out under Sustainable Financial Solutions.

2. Managing OCBC Group's climate-related risks

OCBC Group adopts an integrated and risk-based approach and consider the impact of current and future changes in operating environment. The effects of climate change can manifest in a multitude of ways. These both directly and indirectly impact our business, by amplifying traditional banking risks, such as credit, market, liquidity, operational and reputational risks.

At a portfolio level, these risks are managed through a suite of scenario analysis models which provide insights into our sector credit exposures and help inform decision-making.

At the client level, these efforts are supplemented by the integration of ESG-related considerations into OCBC's credit risk assessment process, which identifies clients with significant ESG risks and escalates them for enhanced due diligence or declines the relevant transactions. This process helps minimise the Group's exposure to activities with unmitigable environmental harm. Further details are set out under Responsible Financing.

3. Managing OCBC Group's environmental footprint







OCBC Group is committed to reducing the environmental footprint of its physical operations, complementing its portfolio decarbonisation efforts. This includes deployment of energy efficiency measures across OCBC's operations to minimise environmental impact as the Group continues to grow.

Climate Action: OCBC Group's Net-Zero Commitment

OCBC Group's Net-Zero Progress

OCBC's ambition to reach net-zero financed emissions by 2050 forms a cornerstone of its client engagement strategy. By embedding climate considerations into financing decisions, OCBC supports the decarbonisation of the real economy. Net-zero targets cover six priority sectors: Power, Oil and Gas, Real Estate, Steel, Aviation and Shipping, where credible decarbonisation pathways have been identified. Progress is tracked against interim milestones.

OCBC Group's Priority Sectors and Net-Zero Reference Pathways

Sector	In Scope	Emissions	Metric	Reference Pathway	2024	2030 Target	2050 Target
 Power	<ul style="list-style-type: none"> Power generation companies Power equipment manufacturers 	<ul style="list-style-type: none"> Scope 1 (generation) Scope 3 (equipment manufacturers) 	kgCO ₂ /MWh	IEA NZE	286	165	0 by 2040
 Oil & Gas	<ul style="list-style-type: none"> Upstream Integrated 	<ul style="list-style-type: none"> Scope 1 Scope 2 Scope 3 	MtCO ₂ e	IEA NZE	8.8	9.6	0.8
 Real Estate	<ul style="list-style-type: none"> Real Estate owner-operators Financed buildings REITs 	<ul style="list-style-type: none"> Scope 1 Scope 2 Scope 3 (Category 13) 	Alignment Delta [%]	CRREM	-1.5%	≤0%	≤0%
 Steel	<ul style="list-style-type: none"> Steel producers 	<ul style="list-style-type: none"> Scope 1 Scope 2 	tCO ₂ /tSteel	MPP - TM (regional)	1.70	1.68	0.12
 Aviation	<ul style="list-style-type: none"> Airline operators and lessors 	<ul style="list-style-type: none"> Scope 1 (operators) Scope 3 (lessors) 	kgCO ₂ /passenger-km	IATA Fly Net Zero	0.090	0.008	0
 Shipping	<ul style="list-style-type: none"> Financed vessels 	<ul style="list-style-type: none"> Scopes 1 and 3 (well-to-wake) 	Alignment Delta [%]	IMO - PP	0.01%	≤0%	≤0%

Note: The calculations for the OCBC's financed emissions are based on its clients' reported emissions data, which are typically published more than three months after the end of the Financial Year. Given the lag time in reporting and time needed to consolidate, calculate and analyse the emissions data, the 2025 Sustainability Report showcases the Group's 2024 financed emissions.

OCBC recognises reference pathways and targets may evolve over time and will continue to monitor these closely to reflect where necessary, noting that it does not intend to change its targets every year. For details on the Group's sectoral approach to target setting and decarbonisation, please refer to the OCBC report "Partnering Clients towards a Net Zero ASEAN and Greater China".

In 2025, OCBC continued to make good progress in its net-zero journey by working closely with clients to support their efforts towards a credible and timely transition. The Group's net-zero targets cover six priority sectors: Power, Oil & Gas, Real Estate, Steel, Aviation and Shipping, which comprise more than 40% of OCBC's corporate and commercial banking loan portfolio.

Amidst growing geopolitical divergence in the climate landscape, OCBC remains committed to supporting clients through their transition. OCBC's role in enabling a just transition and leading in sustainable financing is more critical than ever.

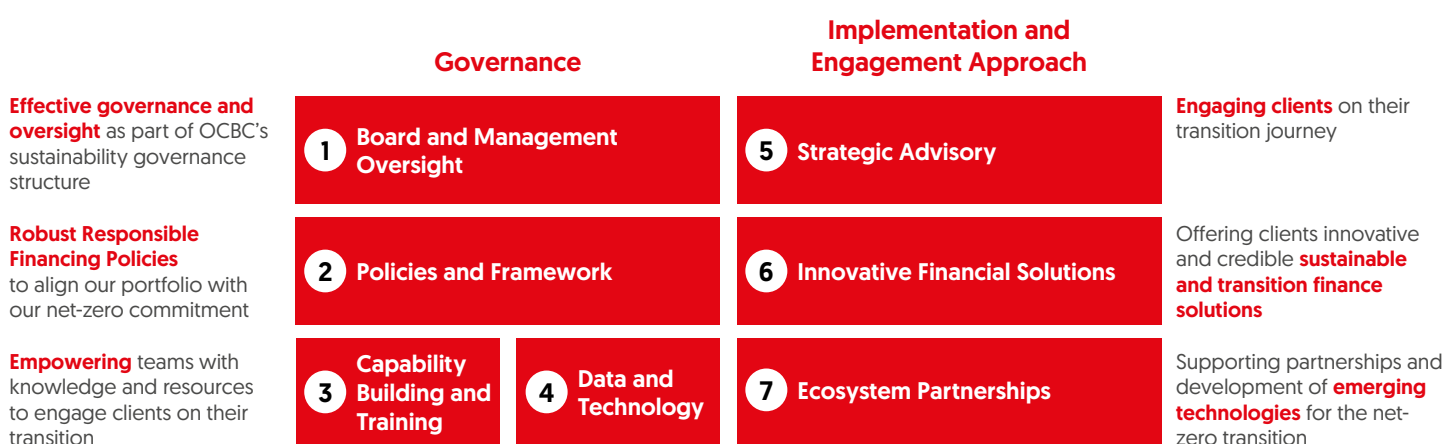
Climate Action: OCBC Group's Net-Zero Commitment

Looking Ahead: Supporting the Transition to Net Zero

OCBC has made significant progress in advancing its net-zero commitment, while recognising that the path to decarbonisation will not be linear. Many industries continue to face challenges in scaling green and transition technologies, while geopolitical developments may affect the pace of global collaboration required to accelerate the energy transition.

As part of OCBC Group, OCBC Malaysia supports the long-term ambition to mobilise the organisation in supporting clients on their net-zero journeys. The Group's net-zero framework provides a common foundation for aligning our ambitions with those of our clients, enabling meaningful engagement and the delivery of tailored financial and advisory solutions to support their transition.

To support a structured and consistent approach to client engagement, OCBC Malaysia adopts the Group's transition governance framework, which aligns with the Group's Transition Plan. This framework guides how we engage our corporate and commercial clients in Malaysia, recognising their unique transition challenges and opportunities.



Governance

1. Board and Management Oversight

Aligned with OCBC Malaysia's Sustainability Governance Structure, the Board and Risk Management Committee have oversight of our net-zero targets, progress and disclosures. Additionally, the Bank's Sustainability Steering Committee and OCBC Global Wholesale Banking guide the implementation of net-zero commitments for in-focus sectors in Malaysia while leveraging on Group Risk Management and Group Sustainability teams.

2. Policies and Framework

OCBC's Responsible Financing Framework and Policies outline OCBC's approach and dedication to managing ESG risks within the Bank's lending practices. They offer clear guidance on how the Bank should manage ESG risks, particularly for clients in hard-to-abate sectors, to guide our corporate lending portfolio towards achieving our net-zero commitments.

OCBC has also introduced OCBC's Transition Engagement Framework as a client engagement tool for Wholesale Banking relationship managers in supporting the Bank's clients as they navigate their transition journey. It provides a structured methodology for assessing transition readiness, identifying sector-specific challenges, and prioritising engagement based on climate risk exposure and translating them into opportunities. By applying this framework, we ensure our conversations with clients are informed, consistent, and aligned with science-based pathways, enabling us to deliver practical and impactful solutions.

3. Capability Building and Training

Recognising knowledge is a critical enabler of transition engagement and financing, we have invested significantly in comprehensive capacity-building training programmes for our relationship managers, product partners and risk managers to ensure they are equipped to guide clients through the complexities.

Following our success in the previous year, we continued to build on upskilling relationship managers in foundational net-zero knowledge and expanded these sessions globally. In 2025, we deepened our focus on sectoral transition by introducing comprehensive training programmes for the energy and built environment sectors. These initiatives go beyond technical expertise, equipping our teams with the knowledge and skills to stay relevant and future-ready.

Decarbonising Built Environment

OCBC partnered with industry-leading consultants, Cundall, to deliver technical training focused on transitioning to a net-zero built environment. Relationship managers emerged empowered with insights that helped them understand sustainability trends and drivers in key markets, learn about emerging technologies and solutions empowering building sectors and gain strategic engagement skills.

Climate Action: OCBC Group's Net-Zero Commitment

Energy Transition

Energy transition is a critical foundation for achieving net zero in the real economy. To equip our relationship managers with the expertise to guide clients through this journey, OCBC partnered with Baringa to deliver comprehensive training on energy markets, policy, and emerging technologies. These sessions enable meaningful client conversations and tailored solutions that go beyond traditional banking, creating value through strategic partnerships.

Hydrogen is reshaping global decarbonisation strategies, and understanding its role ensures we remain a trusted partner to our clients. In collaboration with Wood Mackenzie, OCBC delivered specialised training covering hydrogen production, storage, transportation, regulatory developments, market dynamics, and financing considerations. This equips our teams to identify opportunities and risks, engage clients in meaningful conversations, and structure innovative solutions that support their decarbonisation goals.

4. Data and Technology

We continue to build strong data governance and data integrity to ensure consistent data definitions across the organisation, improving coverage and quality, and implementing systems that aggregate and scale the use of relevant data enterprise-wide. These efforts are critical to building a strong foundation for informed decision-making and effective client engagement.

The Bank has leveraged technology to develop digital tools that provide visibility into clients' ESG profiles, enabling us to track progress and identify opportunities. These tools serve as a starting point for client engagement.

Looking ahead, we continue to embed automation and advanced processing capabilities, including AI tools and robotics to collect and validate data, as well as improve reporting efficiency. We are also constantly exploring partnerships with third-party providers to expand our ESG data coverage, analytics capabilities, ensuring we remain at the forefront of technological innovation in sustainable finance.

5. Strategic Advisory

At OCBC Malaysia, we believe that achieving our net-zero ambitions requires long-term, forward-looking engagement with our clients. Our role extends beyond providing capital; we partner with clients to anticipate and capture emerging opportunities arising from the transition to a low-carbon economy. Through strategic advisory, market intelligence, and deep sectoral expertise, we empower clients to confidently navigate the complexities of decarbonisation, working alongside us towards a shared net-zero future. Transition is an emerging theme that will create structural permanent changes in the global economy, presenting both challenges and opportunities for our clients and for the bank.

We recognise that transition will require more systemic approach across the overall ecosystem, in turn requiring us to engage deeper and broader across the value chain of each client and industry.

Our advisory is anchored by the following three key transition drivers:



Regulatory Change: Governments and regulatory bodies are increasingly implementing policies and regulations aimed at reducing carbon emissions, promoting renewable energy and cleaner fuels, enhancing disclosure requirements and encouraging sustainable practices.



Technological/Scientific Advancements: Technological innovations, better data availability driving decision making, increasing affordability of renewable energy technologies as well as applying existing technologies in innovative ways play a crucial role in enabling the transition. Companies are increasingly able and willing to adopt and integrate these technologies to drive their transition.



Market dynamics: As companies across all sectors commit to long-term net-zero goals, the businesses that support them are increasingly required to align with these ambitions. Customer expectations are evolving rapidly, with growing demand for cleaner, more efficient energy solutions and a clear move away from pollutive business models. At the same time, intensifying competition is compelling companies to stay ahead in the energy transition, not only to retain clients but also to differentiate themselves in a crowded marketplace. In this environment, the ability to offer low-carbon products and services is emerging as a key driver of business relevance and resilience.

6. Innovative Financial Solutions

Leveraging our deep understanding and the expertise of the Bank's dedicated sustainability team, we deliver credible and innovative sustainable financing solutions. These tailored offerings are designed to accelerate our clients' decarbonisation journeys by addressing their unique challenges through bespoke financing strategies.






Climate Action: Managing Our Climate-related Risks

Our Climate Risk Management Approach

Climate-related risks are increasingly relevant to the financial sector, with implications that span credit, market, liquidity, operational and reputational risks. These risks are becoming more complex and interconnected, driven by environmental changes and rapidly evolving policy and regulatory shifts. We recognise that effective management of these risks is critical for the Bank's long-term viability, while serving as a catalyst for spurring climate mitigation and adaptation efforts across the real economy. We aim to strengthen portfolio resilience and contribute meaningfully to a more sustainable financial system by actively monitoring policy developments and embedding climate considerations in our decisions and client engagements. Our risk-based approach utilises a series of assessments to identify areas of higher potential impact within our portfolio, supplemented by our Responsible Financing Framework and Policies and credit approval processes.

Identifying Our Climate-related Risks

Climate-related risks can lead to significant financial risks that directly and indirectly impact our business, making timely identification and effective management critical. We conduct regular materiality assessments across short-, medium- and long-term horizons to evaluate the relevance and potential impact of climate-related risks on our operations. These time horizons are aligned with our strategic business planning, ensuring climate considerations are integrated into immediate and forward-looking decision-making processes.

Climate-related Risk Drivers ⁽²⁾	Risk Type	Potential Financial Risk Impacts For Each Risk Type
Transition Risk Drivers Transition risk drivers are the societal changes arising from a transition to a low-carbon economy. They can arise through: changes in public sector policies; innovation and changes in the affordability of existing technologies (e.g. that make renewable energies cheaper or allow for the removal of atmospheric GHG emissions); or evolving investor and consumer sentiment towards a greener environment	 Credit Risk	<ul style="list-style-type: none"> • Repayment capacity of clients impacted by transition risks (e.g. change in consumer demand, increase in costs due to carbon pricing) or physical risks causing business disruptions • Collateral values impacted by rising frequency and intensity of physical risk events, leading to asset stranding, reduced balance sheet, deterioration in strength of obligors, and reduced recovery from potential defaults
	 Market Risk	<ul style="list-style-type: none"> • Decline in market valuation of securities due to disruptive transition events (e.g. sudden climate policy shifts) or severe physical risk events (e.g. major flooding)
Physical Risk Drivers Physical risk drivers are changes in both weather and climate that impact economies. They can be categorised as acute risks, which are related to extreme weather events, or chronic risks associated with gradual shifts in climate	 Liquidity Risk	<ul style="list-style-type: none"> • Material change in cash outflows due to climate-induced risk events • Reduction in liquid assets due to climate-induced macroeconomic stresses
	 Operational Risk	<ul style="list-style-type: none"> • Increase in frequency and severity of acute physical risk events, which can affect physical assets, cause business interruptions and pose workplace health and safety challenges
	 Reputational Risk	<ul style="list-style-type: none"> • Reputational issues associated with stakeholder perceptions on adequacy of climate risk and opportunity management

⁽²⁾ Basel Committee on Banking Supervision [2021]. Climate-related risk drivers and their transmission channels.

Climate Action: Managing Our Climate-related Risks

Climate risk ratings across different time horizons

Risk Type	Focus	Short Term [<2 Years]	Medium Term [2-5 Years]	Long term [>5 Years]
Credit Risk	Transition risk and physical risk	Low	Low	Moderate
Market Risk	Transition risk and physical risk	Low	Low	Low
Liquidity Risk	Transition risk and physical risk	Low	Low	Low
Operational Risk	Physical risk	Low	Low	Moderate

■ Low
 ■ Moderate
 ■ High

Our materiality assessment indicates that operational, credit and reputational risks associated with climate change are likely to be more material. We monitor these risks closely, particularly in sectors and locations with higher exposure to climate transition pressures or physical vulnerabilities. Refer to the section on Assessing and Managing Our Climate Risks for more information.

For market risk, our analysis shows that potential climate-related impact from our exposures is limited. This is also moderated by the short-term nature of such exposures.

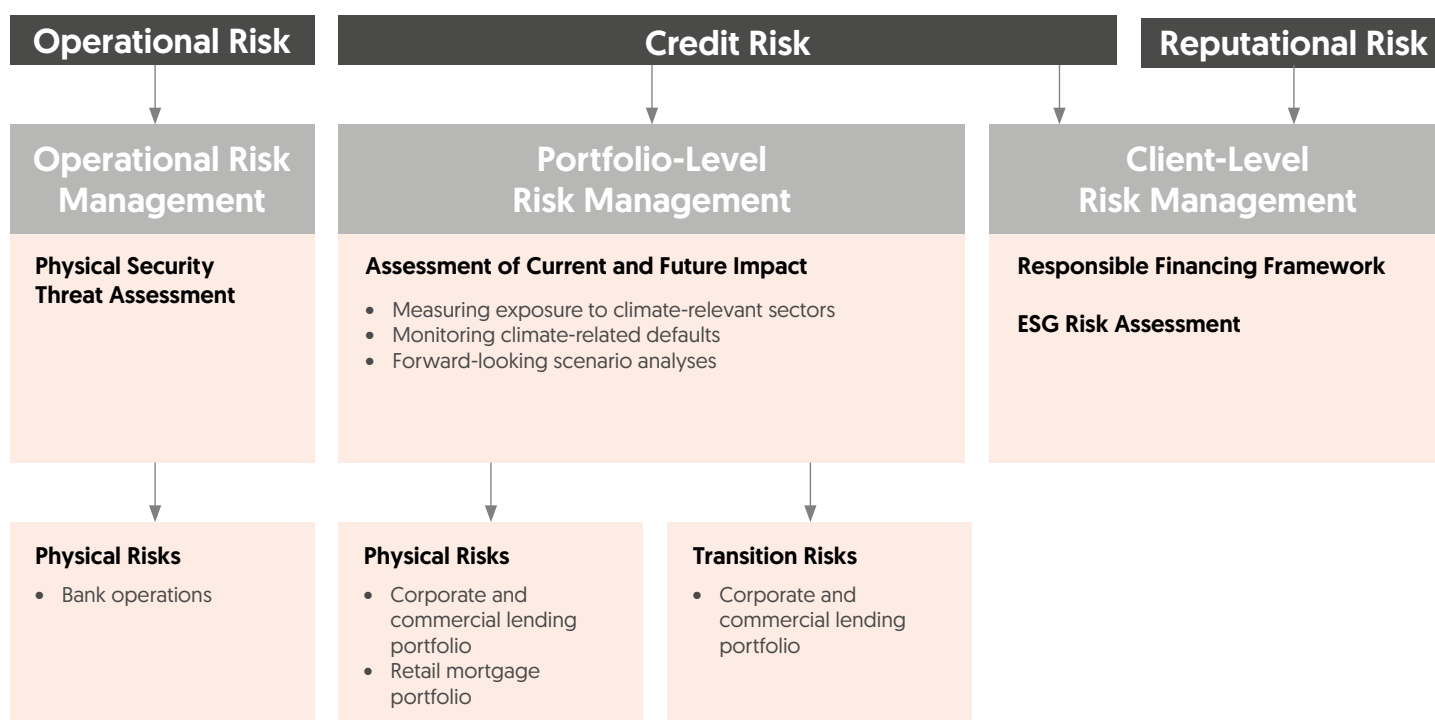
Regarding liquidity risk, our liquidity buffers remain resilient under the assessed climate scenarios. Moving forward, we will continue to enhance our materiality assessment methodologies and explore emerging best practices in this area.

Assessing and Managing Our Climate Risks

We adopt a proactive approach to managing the categories of climate risk that are likely more material to us – operational, credit and reputational risks – relying on comprehensive analyses that uncover sectoral and geographic risk hotspots.

Our materiality assessment was followed by a series of further analyses and actions to manage the more material risks identified:

Managing Our Climate Risks



Climate Action: Managing Our Climate-related Risks

Operational Risk

Operational risks associated with climate-related physical hazards, including floods, are managed through established controls and contingency planning. We regularly assess physical risks across our operating locations, incorporating both historical data and forward-looking climate scenarios.

To strengthen preparedness, the Bank maintains and periodically updates its response plans, alongside implementing protective measures such as drainage system maintenance, deployment of floor barriers at selected locations, upkeep of sump pumps and basement drainage systems, and enhanced monitoring of critical equipment. These measures are coordinated with facility management teams, particularly during periods of heightened flood risk.

The Bank continues to review and enhance its asset protection measures to ensure operational resilience. In 2025, there were no material impacts from climate-related events on our facilities.

Credit Risk

The Bank also considers climate-related credit and reputational risks in our corporate and commercial lending activities, and addresses them through client-level risk management as well as through wider, portfolio-level risk analyses.

Client-Level

As part of our credit risk assessment process, we incorporate ESG and climate-related risk considerations into the evaluation of clients and transactions. Those identified as high-risk are subject to enhanced due diligence, including engagements with

clients to understand their mitigation strategies and transition plans. Where identified ESG risks are deemed significant and unmitigable, transactions may be declined. Clients or transactions with potentially significant reputational risks are escalated to the Reputational Risk Review Group for further evaluation. All credit decisions remain subject to approval by the relevant credit approval authority.

For more information on our Responsible Financing Framework and Policies, please refer to Responsible Financing on pages 35-37 of this report.

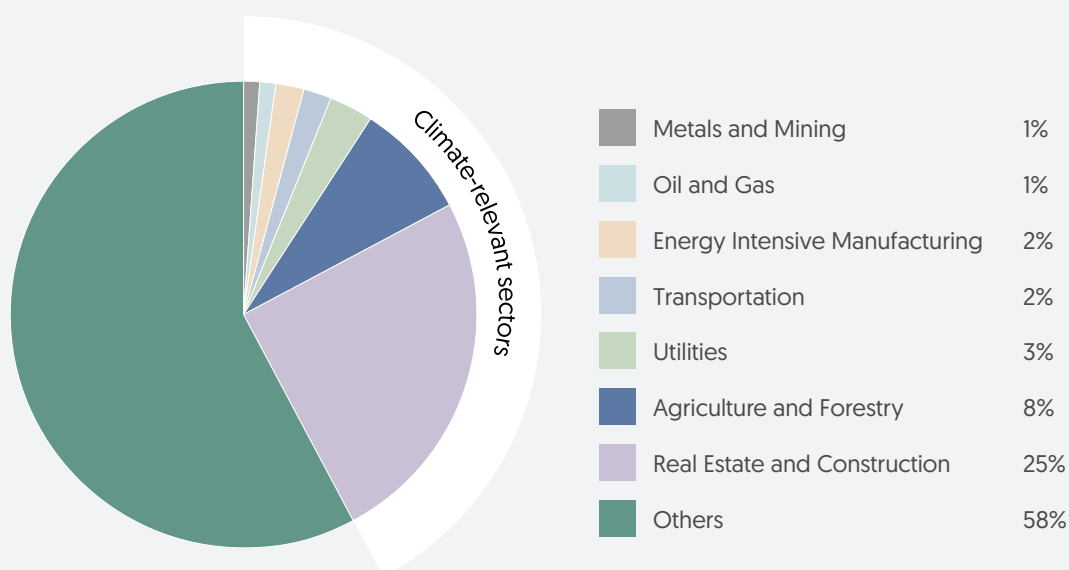
Portfolio-Level

We monitor our exposure to climate-relevant sectors, and the impact of climate events on our portfolio. OCBC Group has developed a suite of climate scenario analysis models and we rely on these models to evaluate the forward-looking impact of transition and physical risks on the Bank's lending portfolio under a range of scenarios.

Transition Risk

We monitor and regularly report our exposure to climate-relevant sectors to our management and Board. These include sectors such as Agriculture and Forestry, Energy-intensive Manufacturing, Transportation, Mining and Metals, Real Estate and Construction, Utilities and Oil and Gas.

OCBC Malaysia's Sector Credit Exposures as of 31 December 2025



Climate Action: Managing Our Climate-related Risks

We have identified Oil and Gas, Coal Mining, Conventional Power Generation, Steel and Energy Intensive Manufacturing sectors as facing heightened transition risks. These sectors collectively account for less than 10% of the Bank's total corporate and commercial lending portfolio.

Building on OCBC's commitment to address transition risks in carbon intensive and hard-to-abate sectors, the Group continued to focus its decarbonisation efforts on six priority sectors – Power, Oil and Gas, Real Estate, Steel, Aviation and Shipping – where net-zero targets have been established. The Group has also deepened sectoral engagement by combining quantitative and qualitative data to initiate meaningful dialogue with clients on credible transition pathways. These efforts are a key part of OCBC's broader strategy to align its corporate and commercial lending portfolio with a net-zero future and to support clients in their transition towards low-carbon business models.

Physical Risk

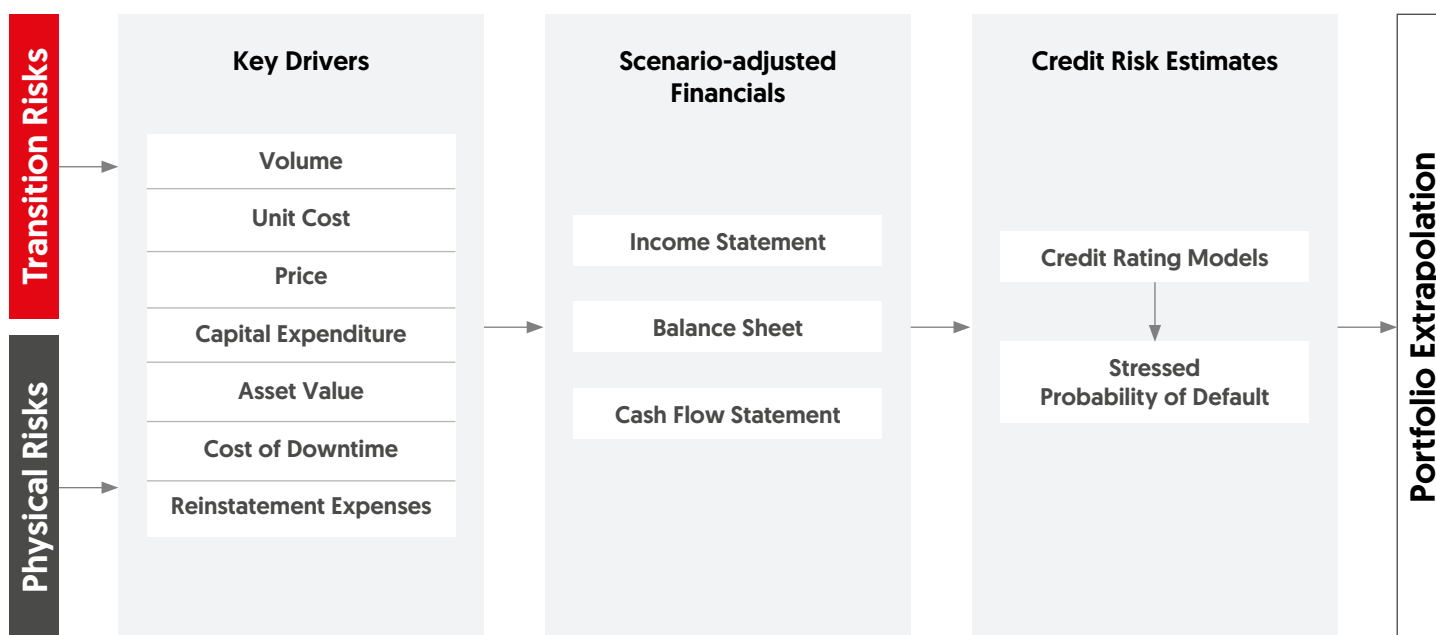
For our corporate and commercial lending portfolio, we assess exposures based on their reliance on physical assets and operations located in geographies with elevated climate vulnerability. Clients in this group will be further assessed for the existence and effectiveness of risk mitigants. For more information on physical scenario analysis, refer to our methodology below.

Climate Scenario Analysis Methodology

The Bank uses climate scenario analyses to facilitate our understanding of the risks and opportunities associated with climate change under a range of hypothetical scenarios spanning multiple time periods.

In 2025, in addition to our suite of climate scenario analysis models comprising of sector-specific models for Oil & Gas, Utilities, Real Estate and Metals & Mining, and a general emissions-based model applicable to other climate-relevant sectors, OCBC has further strengthened the Group's capabilities by developing a sector-specific model tailored for the Crude Palm Oil Sector. These models enable us to assess the combined impacts of both transition and physical risks across our portfolio.

These climate scenario models adopt a bottom-up approach, translating key scenario parameters (e.g. emission intensity pathways, carbon pricing, fossil fuel demand and pricing, electricity market dynamics and physical hazard frequency and severity) into business performance drivers such as volume, unit cost, pricing and capital expenditure. Adjusted financial statements are then used to estimate the potential impact on credit ratings, providing a forward-looking view of climate-related financial risk.



Climate Action: Managing Our Climate-related Risks

Based on these models, we assess the potential impact on our credit portfolio by applying reference scenarios developed by the Network for Greening the Financial System (NGFS). These include the Net Zero 2050 (Orderly Transition), Below 2°C (Orderly Transition), Delayed Transition (Disorderly Transition) and Current Policies (Hot House World) scenarios.

	Net Zero 2050 (Orderly Transition)	Below 2°C (Orderly Transition)	Delayed Transition (Disorderly Transition)	Current Policies (Hot House World)
Scenario Overview	<ul style="list-style-type: none"> Limits global warming to 1.5°C through stringent climate policies and innovation, reaching global net-zero carbon dioxide emissions around 2050 	<ul style="list-style-type: none"> Gradually increases the stringency of climate policies, giving a 67% chance of limiting global warming to below 2°C 	<ul style="list-style-type: none"> Assumes annual emissions do not decrease until 2030. Strong policies are needed to limit warming to below 2°C. Negative emissions are limited 	<ul style="list-style-type: none"> Assumes that only currently implemented policies are preserved, leading to high physical risks
Policy and Technology Change	<ul style="list-style-type: none"> Immediate and fast 	<ul style="list-style-type: none"> Immediate and moderate 	<ul style="list-style-type: none"> Delayed and abrupt 	<ul style="list-style-type: none"> None
Transition Risk	<ul style="list-style-type: none"> High - Medium 	<ul style="list-style-type: none"> Medium 	<ul style="list-style-type: none"> High - Medium 	<ul style="list-style-type: none"> Low
Physical Risk	<ul style="list-style-type: none"> Low 	<ul style="list-style-type: none"> Medium 	<ul style="list-style-type: none"> Medium 	<ul style="list-style-type: none"> High
Macroeconomic Impact	<ul style="list-style-type: none"> Impact to the macroeconomy is progressively spread out over the projection horizon with a generally mild impact allocated to a specific year 			

These scenarios reflect the different dimensions of the NGFS Climate Scenarios. Each scenario incorporates distinct assumptions regarding the evolution of climate policies, emissions trajectories, technological developments and market preferences, aimed at achieving specific temperature outcomes. These variables drive both transition and physical risk factors that may affect the credit quality of the Bank's portfolios. By applying this range of scenarios, our analysis captures a range of potential climate outcomes, ensuring a comprehensive assessment of risks to the Bank to inform climate risk management.

The results continue to indicate that sectors that are carbon intensive and hard-to-abate would be most impacted under the Orderly and Disorderly Transition scenarios. High transition risk sectors identified are being monitored and decarbonisation strategies put in place.

Physical Hazard Modelling

Climate physical risks encompass financial and operational challenges that the Bank faces due to climate change impacts. Physical risks arise from the impact of both acute weather events (e.g. floods, typhoons) and long-term or widespread environmental changes (e.g. rise in sea levels or average temperatures). These risks can affect businesses, infrastructure and communities to varying degrees, depending on factors such as the asset's location, the business's reliance on physical infrastructure and the availability and effectiveness of physical risk mitigation measures.

Types of Physical Risk and Hazards		Potential Impacts (Examples)
Acute	<p>Greater frequency of extreme weather events causing immediate and potentially significant damage.</p> <p>Examples:</p> <ul style="list-style-type: none"> Floods Typhoons Droughts Heat waves 	<ul style="list-style-type: none"> Business and supply chain disruptions, including delays and interruptions in operations Direct damage to property and infrastructure
Chronic	<p>Long-term shifts in climate patterns, resulting in persistent risks to ecosystems, resource availability, infrastructure and economic stability.</p> <p>Examples:</p> <ul style="list-style-type: none"> Changing rainfall patterns Change in ocean acidity Rising sea levels Rise in average temperatures 	<ul style="list-style-type: none"> Write-offs and early retirement of assets, particularly those in high-risk locations Higher temperature impacting labour productivity and agriculture yields

Climate Action: Managing Our Climate-related Risks

Previously, we relied primarily on external vendor assessments, and literature and academic research to evaluate the impact of climate physical risks on our credit portfolio. In 2025, we enhanced our risk management capabilities by developing in-house climate physical hazard modelling tools. These tools enable granular, geolocation-based analysis of potential physical risk impact on our credit exposures. These models cover tropical cyclones as well as coastal, fluvial and pluvial flooding. The results from these assessments were used in various regulatory stress testing exercises in our key markets.

Our methodological approach is summarised as below:

Physical Hazard Modelling Methodology Overview

Asset Geolocation Mapping

- Using geolocation software, the Bank identifies the location in latitude and longitude of its property assets

Development of Physical Hazard Maps

- Development of hazard map indicating the probability and severity (such as flood depth) of physical hazard events
- Hazard maps are adjusted for different climate pathways

Vulnerability Analysis

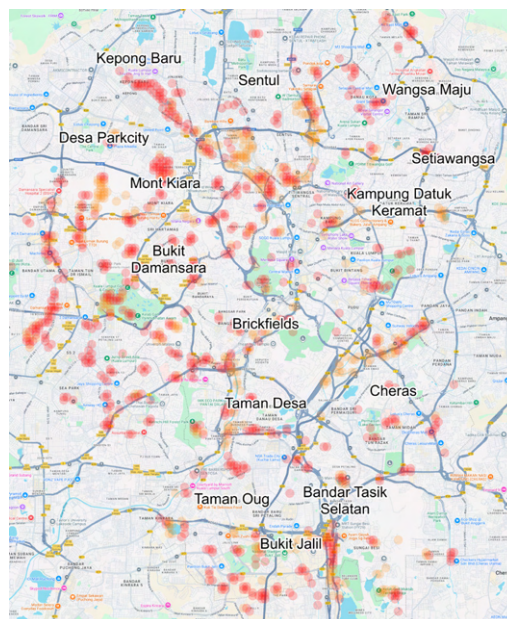
- Based on asset location, probability and severity of physical hazard events are retrieved from the hazard map
- Vulnerability functions are developed to translate severity of physical hazard events (such as flood depth) to the potential damage to assets and disruption to business operations

Financial Impact

- Outputs from the vulnerability functions are then used to assess the impact to Probability of Defaults (PD) or Loss Given Default (LGD) for the Bank's credit portfolio, for example, increase in LGD due to projected collateral value loss

As part of the regulatory climate risk stress test exercises, OCBC's physical risk scenario analyses in 2025 covered three short-term acute physical scenarios based on severe hypothetical climate worst-case events. The following shows an illustrative example of areas in Kuala Lumpur vulnerable to flooding:

Malaysia (Kuala Lumpur)



Flood Risk Assessment

- Low Risk
- Medium Risk
- High Risk

Results of Physical Risk Assessment: Indicative areas of projected high flood risk in 2050 under a RCP 8.5 climate scenario

Climate Action: Managing Our Climate-related Risks

Limitations

Although we have been enhancing our climate scenario analysis methodology and understanding progressively, the results should be interpreted with the following methodological limitations in mind:

1. Assumptions and Scenario Parameters

- Due to uncertainty in extended projection timeframe, a large set of assumptions is used.
- Climate risk scenarios and parameters from international think tanks and research bodies are often provided at a certain level of granularity, which may not fully capture local market dynamics and limitations.

2. Data Availability and Quality

- Company-level emissions and business activity data may not be available or consistent across companies or sectors.
- For physical risk assessments, accuracy is further impacted by the quality and availability of asset location information. Incomplete or imprecise location information can hinder geolocation accuracy and affect assessments.

3. Transition and Adaptation Measures

- Company- and country-level transition plans may not be disclosed while incorporating detailed information at scale is complex.
- Current physical risk assessments do not account for existing adaptation measures, government-led climate resilience initiatives, or structural adjustments.

4. Scope of Asset Coverage

- Physical risk assessments are limited to property assets pledged to the Bank as collateral. These may exclude borrowers' operating assets or other critical infrastructure, leaving potential vulnerabilities from supply chain disruptions and unpledged assets unexamined.

It is important to view climate scenarios not as predictions of the future, but as hypothetical constructs designed to help us understand the potential nature and scale of risks under a range of plausible climate and policy pathways. This approach enables us to better prepare for the risks and opportunities that may arise across different sectors and geographies relevant to our credit portfolio.

We acknowledge the limitations of forward-looking scenario analysis but remain committed to providing reliable disclosures. By enhancing our capabilities to assess the financial impact of climate risks on our loan portfolio, we aim to strengthen our sustainability strategy and continuously improve our methodology in line with industry standards.

Future Developments

We will continue to enhance our climate physical risk modelling capabilities by incorporating additional hazards (such as heat stress, etc.) progressively. In addition, we will also explore additional use cases beyond climate scenario analyses.

Our Approach to Nature & Biodiversity

OCBC Malaysia adopts OCBC Group's framework and approach to addressing nature risk. Please refer to OCBC Group Sustainability Report pages 52-55.

Climate Action: Managing Our Environmental Footprint

Maintaining Carbon Neutrality in Our Operations

Alongside our efforts to enable clients' sustainable growth and transition to a low-carbon economy, the Bank is committed to reducing our own environmental impact. In 2025, we maintained carbon neutrality in our operational emissions through a structured hierarchy of three priorities:

Priority 1: Reducing Energy Consumption from Our Operations

Since 2020, we have achieved notable improvements in our operational energy consumption and established strong foundations for continuing sustainable operations. Building on comprehensive portfolio-wide energy audits and the implementation of data-driven optimisations across our buildings, we are accelerating our progress to achieving best-in-class energy efficiency.

We continue to explore innovative technologies that enable energy consumption savings and enable us to advance our net-zero goals. Our strategy includes the phased replacement of legacy equipment with advanced, energy-efficient alternatives, complemented by smart automation. For 2025 and beyond, we are focusing on energy efficiency improvements which were implemented in several buildings, including air conditioning system optimisation, replacement of ageing mechanical equipment with energy-efficient systems, LED retrofits, and continuous operational optimisation.

Priority 2: Increasing Renewable Energy Adoption

We have increased renewable energy adoption across our operations, including the installation of solar panels at nine operating sites in 2025. Residual Scope 2 emissions, after energy efficiency measures, are addressed through the procurement of Renewable Energy Certificates (RECs) in Malaysia. This integrated approach enables us to progressively decarbonise our electricity consumption while supporting the transition of the local grid towards renewable energy.

Priority 3: Responsible Purchase of Carbon Credits to Offset Residual and Unavoidable Emissions

After minimising emissions as far as feasible, we continue to source high-quality carbon credits to address hard-to-abate emissions, reinforcing our commitment to operational carbon neutrality. In 2025, we sourced carbon credits to offset residual and unavoidable emissions that are verified by reputable third-party schemes, such as the Verra Carbon Standard.

In addition to supporting projects that sequester carbon dioxide and deliver positive outcomes aligned with UN SDGs, this approach allows us to mitigate our operational impact. We have not set gross targets for our operational emissions. We have instead placed focus on our financed emissions that make up a more significant portion of our emissions. In that regard, we have set net-zero targets in six priority sectors.

Our Policies

The following policies and guidelines shape our approach to managing climate-related risks including operational decarbonisation and climate action, providing a structured framework to reduce our environmental impact and strengthen our efforts in addressing climate change.

Flood Management Response Plan	<p>In response to projected increases in rainfall intensity due to climate change, flood mitigation measures are in place for our key buildings in locations that have higher propensity for flood risk. These proactive steps enhance our preparedness for potential flood events, thereby strengthening the resilience of our facilities in the face of physical climate risks. This approach reflects our commitment to sustainable risk management and long-term operational continuity.</p>
Sustainable Building and Workplace Guidelines	<p>We have established the Guidelines to ensure that material sustainability elements are consistently integrated across our workplaces and buildings. They encompass the entire building lifecycle — from site selection and procurement to design development and the operation of building assets and workplaces across OCBC Malaysia's operations.</p>
Carbon Procurement Approach	<p>Our approach was established to uphold the integrity of the carbon credits we use to offset hard-to-abate emissions. We apply a stringent set of criteria aligned with global best practices.</p>

Climate Action: Managing Our Environmental Footprint

Our Operational Footprint

Category	2025	2024	2023
Energy ⁽³⁾			
Total energy consumption [GJ]	55,107	75,033	83,058
Diesel consumption of backup generators [GJ]	16	75	59
Fuel consumption of company fleet [GJ]	79	69	65
Grid electricity consumption [MWh]	14,933	20,843	23,037
Electricity generated from on-site renewable sources [MWh]	248	-	-
Electricity intensity [MWh/ft ²] ⁽⁴⁾	0.011	0.017	0.019
Emissions ⁽⁵⁾			
Total emissions [tCO ₂ e] ⁽⁶⁾	350	188	206
Scope 1 [tCO ₂ e] ⁽⁷⁾	7	10	9
Scope 2 [Location-based] [tCO ₂ e] ⁽⁸⁾	11,213	15,775	17,078
Scope 2 [Market-based] [tCO ₂ e] ⁽⁹⁾	0	0	0
Scope 3 [tCO ₂ e] ⁽¹⁰⁾	343	178	197
Scope 2 intensity [Location-based] [tCO ₂ e/ft ²] ⁽⁴⁾	0.0082	0.013	0.014
Water			
Total water withdrawal [m ³] ⁽¹¹⁾	109,061	80,565	76,239
Water withdrawal intensity [m ³ /ft ²] ⁽⁴⁾	0.087	0.077	0.073
Waste			
General waste [tonnes]	363	364	552
Recycled waste [tonnes] - includes electronic waste ⁽¹²⁾	45	6	11
Office paper [tonnes] ⁽¹³⁾	59	69	73

In 2025, we enhanced our environmental disclosures in alignment with the IFRS Sustainability Disclosure Standards, to include fugitive emissions within Scope 1 and emissions associated with waste within Scope 3.

⁽³⁾ Conversion factors to GJ were obtained from the 2006 Intergovernmental Panel on Climate Change (IPCC), International Energy Agency (IEA) and 2025 United Kingdom Government GHG Conversion Factors for Company Reporting published by Department for Energy Security and Net Zero (DESNZ). All fuel consumption across our operations is derived from non-renewable sources.

⁽⁴⁾ We have enhanced our methodology for calculating the intensity figures of our banking operations by proportioning the gross floor area (GFA) based on the number of months the space was occupied in the reporting period, rather than using the full GFA of properties reporting consumption in Q4. This updated approach provides a more representative operational denominator, which we will continue to review and refine appropriately to further strengthen our disclosure.

⁽⁵⁾ Our approach to carbon emissions is aligned with the GHG Protocol Standards, and we apply the operational control approach to define our emissions boundary.

⁽⁶⁾ Total emissions refer to the aggregation of Scope 1, Scope 2 (market-based) and Scope 3 GHG emissions. Greenhouse gas emissions 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.

⁽⁷⁾ Scope 1 carbon emissions include direct carbon emissions from backup diesel generators on the Bank's premises and carbon emissions from petrol consumption by corporate cars.

⁽⁸⁾ Scope 2 GHG emissions refer to emissions associated with purchased electricity. Emission factor source: Energy Commission Malaysia.

⁽⁹⁾ Under the market-based approach, since 2023 our Scope 2 emissions have been reduced through renewable energy credits (RECs) purchased in Malaysia.

⁽¹⁰⁾ Scope 3 GHG emissions comprise business air travel and emissions associated with waste (general waste, recycled waste and electronic waste). Emission factors for business air travel and waste management were sourced from DESNZ. We expanded our Scope 3 boundary in 2025 to include emissions associated with waste which accounted for 189tCO₂e.

⁽¹¹⁾ All our water used is withdrawn from the municipal water supply, consumed within our operations and discharged to the public sewerage system. The quality of water withdrawn and discharge is managed by the public utility provider.

⁽¹²⁾ Recycled waste includes 40 tonnes of recycled electronic waste within the defined emissions boundary.

⁽¹³⁾ Paper consumption accounts for paper used within the Bank for business operations. It excludes paper used for customer statements and letters.

Climate Action: Managing Our Environmental Footprint

Green Building Certifications and Energy Efficiency

In 2025, our Cyberjaya Data Centre became the first facility in Malaysia to receive the Iridium Plus Tier, the highest tier currently available, under the Certified Green Computing Facility certification by the GCI. The facility achieved a commendable score of 98 out of 100 in view of enhanced audit requirements and updated industry criteria for 2025. The Iridium Plus Tier requires a Power Utilisation Efficiency (PUE) of below 1.40; where our Data Centre recorded a PUE of 1.33.

The performance reflects the implementation of structured green data centre policies, robust e-waste management systems, mechanical and electrical optimisation and the integration of renewable energy. An AI-driven airflow management system dynamically adjusts cooling based on operational patterns, contributing to approximately 11% energy savings.



OCBC Malaysia's Ms Sharon Si Swee Chin, Head of Technology Services (second from left); Ms Chong Lee Ying, Chief Operating Officer (fourth from left); Mr Hong Hee Loon, Head of Technology (fourth from right); and Mr Sathia Seelan Tamuvederan, Head of Data Centre (fifth from right), posing with the top-ranking GCI-awarded certification. Standing with them are some of OCBC Bank's core Data Centre operations team members and Mr Matthew Rajendra, CEO of GCI (fifth from left).

Our OCBC Premier Private Client Centre (PPCC) in Bangsar, opened in February 2025, is another key branch that obtained Bronze GreenRE Certification. The certification recognises improvements in energy and water efficiency, indoor environmental quality and sustainable management practices, including the use of energy-efficient air-conditional systems, consumption monitoring and low-volatile organic compound (VOC) materials.

Menara OCBC, our headquarters since 2005, also achieved Bronze GreenRE Certification. Although the building was not originally designed with sustainability considerations, systematic retrofitting and operational enhancements have improved its environmental performance. These include full LED lighting upgrades, heating, ventilation, and air-conditioning (HVAC) optimisation and replacement, electricity monitoring systems and preventive maintenance improvements. The HVAC upgrade alone reduced energy consumption and carbon emissions by approximately 20%-30%. Preparatory work is underway to pursue Gold Tier certification in 2026.



An upgraded AHU air-conditioning unit at Menara OCBC.



Recognition of Menara OCBC's Bronze GreenRE Certification.



The flagship OCBC Premier Private Client Centre in Bangsar and the Bronze GreenRE Certification it obtained.



The upgraded centralised UPS (left) and its battery (right) at Menara OCBC.

Climate Adaptation and Physical Risk Mitigation

Physical climate risks in Malaysia are primarily associated with heavy rainfall and flooding. We incorporate adaptation measures into asset management and preventive maintenance programmes to strengthen resilience. These measures include roof waterproofing, façade repairs, drainage enhancements, generator backup and installations and routine inspections of critical systems. Additional floor mitigation controls, including barriers and relocation of vulnerable equipment, have been implemented where necessary. In 2025, the Bank did not incur material financial losses from climate-related damage to owned assets.

Climate Action: Managing Our Environmental Footprint

Renewable Energy and Operational Emissions

Solar photovoltaic systems were installed at Menara OCBC and OCBC Klang branch in 2024, with expansion to seven additional branches in 2025. With nine installations, we estimate that more than 500,000 kWh of renewable energy is produced annually, that can avoid around 370 tonnes of CO₂e annually.

Scope 1 refrigerant emissions continue to be managed through regular servicing, leak detection and progressive replacement of ageing equipment.

Air travel emissions have shown a declining trend in 2025 reflecting continued use of virtual engagement where appropriate and increased consideration of transport emissions when considering business travel. In 2025, we also utilised accumulated travel rewards to offset over 4,000 kgCO₂e in emissions via Singapore Airlines' offsetting programme.

We also supported our logistics partner DHL's GoGreen Plus programme that enables use of sustainable aviation fuel for logistics activities, further reducing the emissions arising from our use of logistics services.



Solar panels installed at our OCBC Penang branch.



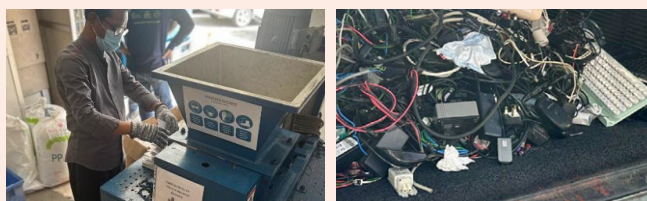
Solar panels installed at our OCBC Ipoh (left) and Muar (right) branches.

Waste Management and Resource Efficiency

We continue to strengthen our approach in managing e-waste consisting of discarded electrical items including batteries, LED lights, accessories such as keyboards and mice, and obsolete IT assets through proper methods of disposal including reuse and recycling efforts. In 2025, 40,000 kg of e-waste were collected by vendors for responsible disposal.

Our internal Project STORM is an ongoing programme that facilitated the shredding and repurposing of more than 28 tonnes of paper waste in 2025. Through internal policies and paper reduction initiatives, paper ordering declined by 13%

in 2025, exceeding the 2% reduction target. Ink cartridge recycling efforts continued, with more than 900 cartridges collected in 2025 and more than 1,800 cartridges returned since 2023, supporting tree-planting initiatives through Animal Projects and Environmental Education (APE) Malaysia.



Project STORM being carried out at the Kota Bharu branch.

Discarded electronic items amassed during one of our IT asset collections.

Vendor Engagement

Engagement with vendors forms part of our broader effort to address Scope 3 emissions and promote responsible business practices across our value chain. Sustainability updates are shared with vendors to support awareness and alignment.

In 2025, 92% of vendor spend was directed to more than 700 Malaysian vendors, exceeding the 85% target.

Going Forward

Despite the increasing energy demands and growing complexities of the economies in which we participate, our dedication to addressing climate change and promoting sustainability remains steadfast. We are advancing efforts that include leveraging transition finance opportunities, mitigating exposure to climate risks and minimising our environmental impact. Central to this approach is collaboration, where working closely with partners

and engaging stakeholders openly ensures accountability and transparency as we advance towards our shared sustainability goals.

Our Forthcoming Targets



Contribute towards OCBC Group's target of achieving net zero financed emissions across six sectors by 2050



Enhance climate scenario analysis capabilities to keep pace with industry practices



Maintain carbon neutrality for OCBC Malaysia's banking operational emissions in 2026



Contribute towards OCBC Group's target to reduce emission intensity by 35% across all Group-owned premises by 2030 [against 2019 baseline]

Responsible Financing



Driving responsible growth

Why This Is Material to Us

The world is currently confronting a triple planetary crisis: climate change, biodiversity loss and pollution. These interconnected challenges threaten the foundations of sustainable development and present risks to financial institutions including OCBC Malaysia. They introduce additional risks to our clients - especially in certain sectors in our portfolio - which can result in reputational harm and increased credit risk exposure for the Bank. To address these concerns, we focus on mitigating risks to our business while also supporting clients in transitioning to a low-carbon economy.

Through robust ESG risk management and responsible lending, we aim to reduce exposure to climate-related risks, protect the long-term value of our clients' assets and contribute to a sustainable future. Our goal is to safeguard business interests while empowering clients to achieve greener growth.

Our Management Approach

At OCBC Malaysia, we embed core principles of risk management and responsible lending into our approach, ensuring that our financing activities account for environmental and social impact as a foundational element of our business strategy.

Our Responsible Financing Framework and Policies serve as the cornerstone of ESG risk management within our lending practices. The Policies provide a comprehensive and structured framework that governs lending and debt-related activities, including debt issuance and underwriting, and they are applied consistently across new and existing corporate, commercial and institutional clients. A key feature is the emphasis on transition financing solutions that support clients in shifting towards more sustainable business practices.

Our Policies

Responsible Financing Framework and Policy	<ul style="list-style-type: none"> Established to manage ESG risks in our credit decision process. By considering environmental and social risks, we will be better able to assess and advise our clients on their ESG risk exposure. This in turn allows us to better manage the Bank's ESG risk exposure.
Responsible Financing Sector-Specific Policies	<ul style="list-style-type: none"> We are also guided by sector-specific policies that outline our requirements and expectations for clients in sectors with high risk of potential environmental and social impact. Our Responsible Financing sector-specific policies cover all the sectors identified as high risk by the Association of Banks in Singapore (ABS) Responsible Financing Guidelines: <ul style="list-style-type: none"> Responsible Financing Policy for Agriculture and Forestry Responsible Financing Policy for Mining and Metals Responsible Financing Policy for Energy Responsible Financing Policy for Chemicals Responsible Financing Policy for Infrastructure Responsible Financing Policy for Waste Management
Responsible Investing Policy	<ul style="list-style-type: none"> Established to enhance returns and our risk-taking decisions by integrating ESG considerations into the Bank's own investment activities. By investing responsibly and ensuring that our investment activities do not violate our ESG exclusions and prohibitions, the Bank is able to better fulfil our commitment towards sustainability and avoid supporting activities that may be harmful to the environment or society.

For instance, recognising the need to support low-carbon transition beyond an indiscriminate withdrawal of financing from coal-fired power plants (CFPP), our Exclusion List has been updated to cater to the financing of CFPP towards their early retirement, subject to strict guardrails.

We maintain a strict policy of non-engagement in financing activities that are under our Exclusion List, which show clear evidence of unmitigable harm to the environment, people or communities, or that involve a breach of local regulations. In line with our climate commitments and given the interconnectedness between climate change and nature, we will not knowingly finance activities that have clear evidence of irreparable harmful impacts to the preservation of diverse ecosystems, which are vital for carbon sequestration and mitigation of extreme weather.

From the outset, our Exclusion List prohibits the financing of projects that have an adverse impact on nature and biodiversity. Furthermore, ESG risks in agriculture and mining, which are sectors broadly recognised to have an outsized dependency and impact on ecosystem services, are addressed in our Responsible Financing Policy for Agriculture and Forestry, and Responsible Financing Policy for Mining and Metals respectively.

Responsible Financing

Key Policy Enhancements in 2025

Following the release of the BNM's CRMSA policy document, there has been increased recognition of climate-related financial risks and transition opportunities towards a low-carbon economy. In parallel, financial institutions are also increasingly expected to address nature-related risks, given the interconnectedness between climate change and nature.

These evolving developments have been incorporated into our Responsible Financing Framework and Policy.



Responsible Financing Framework

- Emphasised importance of transition planning towards low-carbon, net-zero targets
- Incorporated focus on climate and nature-related risks



Responsible Financing Policy

- Updated prohibitions in the Environmental and Social Exclusion List
- Clarified high risk sectors covering ESG-related reputation risk and climate risk

We have also embarked on an initiative, ESG Risk 2.0, to better embed ESG and climate risks in the Bank's risk appetite framework, and evaluate and manage climate related financial risks. Key enhancements were identified in the credit approval processes, incorporating climate transition and physical risk assessments.

Additionally, as part of this initiative, we have built capabilities in assessing climate transition, climate physical, and nature risks. Monitoring of physical risks through scenario analysis and capacity building in nature materiality were developed.

Programmes and Initiatives

ESG Risk Assessment Process

At OCBC Malaysia, ESG risk assessment is an integral part of our credit evaluation process, reflecting our commitment to prudent risk management and sustainable value creation. Each year, relationship managers conduct a thorough review of clients' ESG track records and their commitment to managing climate-related risks. This assessment forms a key component of our annual risk review, where we monitor clients' ESG performance and potentially decline transactions. We also conduct periodic reviews of our portfolio's ESG exposure, with findings reported to the CEO and Risk Management Committee for senior-level oversight and accountability.

Transactions identified as involving high ESG risk undergo an enhanced due diligence clearance process. Where significant reputational risks are identified, cases are escalated to the Reputational Risk Review Group (RRRG) for further evaluation. This structured governance framework ensures that ESG considerations are embedded within our financing decisions, reinforcing our commitment to responsible growth and long-term investor value. In 2025, we assessed over 2,000 transactions, with more than 100 transactions requiring enhanced due diligence. There were no cases that were escalated to the RRRG in 2025. In addition, we have incorporated climate-related risk assessments across climate-relevant sectors to consider potential impact to clients, relevant time horizons and their emissions targets and performance.

Similarly, for new banking products with ESG attributes, we evaluate their eligibility criteria to mitigate greenwashing risks.

Equator Principles

The Equator Principles is a globally recognised framework for the management of environmental and social risks, ensuring that project-related financing is developed responsibly. In 2020, OCBC adopted the Equator Principles as part of our commitment to responsible financing and robust ESG risk management; we have since integrated the Principles into our policy framework and ESG risk assessment process.

Partnerships and Engagements

Through collaborations with stakeholders, the Bank stays updated on the latest developments in responsible and sustainable financing, strengthens its environmental risk management approach and explores new opportunities for green growth.

Nature Risk, Natural Capital and Biodiversity-related Capabilities

Recognising the importance of a comprehensive approach for managing environmental risks and the increasing urgency of nature degradation, we have taken proactive steps to deepen our understanding of nature-related financial risks. In the past year, OCBC has continued to drive nature and biodiversity initiatives in collaboration with industry peers and other stakeholders, including active participation as a member of Singapore Sustainable Finance Association (SSFA) Natural Capital and Biodiversity Workstream. Through these initiatives and partnerships, we have sought to develop expertise in nature-related policies, products and solutions and strengthen collaboration with peer banks.

➤ Refer to OCBC Group's Sustainability Report 2025 for nature-related case studies on page 65.

Responsible Financing

Climate Risk Capacity Building

In Malaysia, we are part of the BNM JC3 Sub-Committee 1 (SC1) Transition Risk and Physical Risk Working Groups. Notably, OCBC Malaysia served as a panellist for a curated workshop on Climate Risk Stress Testing (CRST), in collaboration with insurance and takaful operators, industry experts and other local banks. This workshop aimed to share lessons and delve deeper into practical CRST implementation approaches utilising insights and actionable knowledge derived from the experiences of CRST's Cohort 1, including BNM's own analysis, methodology advancements and contributions from key stakeholders and service providers.

Additionally, OCBC Malaysia also continues to support the adoption of BNM's CCPT across the banking industry, through our contributions to the CCPT Implementation Group.

Training and Capacity Building

At OCBC Malaysia, strengthening internal capabilities in ESG and climate-related risk management remains a priority. We have curated targeted training sessions and annual capacity-building programmes for employees in key functions such as client relationship management and credit risk assessment. For instance, new employees participating in the Bank's Credit Induction Programme receive dedicated training on our Responsible Financing Framework and Policies, ensuring ESG considerations are embedded in their roles from the outset.

To ensure continuity of existing competencies, OCBC conducts annual Group-wide refresher sessions for existing employees on ESG and climate risk assessment processes, and the Equator Principles.



In-person training sessions to familiarise employees with the ESG Risk 2.0 initiative.

In 2025, in collaboration with Group, we conducted ESG & Climate Risk Assessment Training to introduce enhanced ESG and climate risk assessment templates to relationship managers and credit risk managers as part of capacity-building exercise.

Additionally, the OCBC Future Smart Programme offers a comprehensive suite of sustainability training courses, equipping our workforce with crucial knowledge and tools to navigate the evolving ESG landscape.

Going Forward

Supporting our clients through their transition journeys requires a forward-looking approach to risk management and value creation. OCBC Malaysia is committed to developing effective strategies to mitigate ESG-related risks while maximising positive impact across our portfolio.

Deepening our expertise in critical ESG domains, including climate and nature-related risks, will continue to be a key priority. By strengthening our capabilities, we safeguard business integrity, maintain stakeholder confidence and partner with clients to advance sustainable progress. Continued strategic investments in ESG competencies position us to navigate evolving regulations, unlock growth opportunities and deliver resilient, long-term returns for our stakeholders.

Our Forthcoming Targets



Integrate nature risk considerations into key material sectors

Sustainable Financial Solutions



Empowering sustainable growth through strategic financing

Why This Is Material to Us

OCBC Malaysia recognises the critical role we play in engaging and supporting clients in their net-zero transition journeys. Leveraging our position as a connector of capital, we collaborate with ecosystem partners to provide streamlined tools, resources and expert advisory services that enhance clients' transition efforts.

On top of that, our net-zero commitments necessitate offering innovative and tailored sustainable financing solutions to help clients achieve their sustainability goals. This entails widening our array of products to support all segments of our customer base in their transition journeys, including the SME and retail clients, who make up a sizeable portion of our portfolio.

Our Achievement in Sustainable Financing and Sustainable Investing

Sustainable Financing at OCBC Malaysia

Wholesale Banking

- Sustainable finance portfolio grew to RM12 billion
- RM5 billion in new transactions in sustainable finance (including all green and sustainability-linked loans (SLLs))
- 16 new green and sustainability-linked loans
- Served as sustainability advisor in seven new transactions

Sustainable Investing at OCBC Malaysia

Global Market

- Three types of sustainability-themed investment products⁽¹⁾ were offered for our retail customers
 - 13 green bonds
 - Seven sustainability bonds
 - Two sustainability linked bonds
- One Sustainable linked Callable range accrual FRNID – 12 tranches offered
- Total volume of sustainability-themed investment products transacted by retail customers:
 - RM323 million
- Total volume of sustainability-themed products (including ESG bonds, sustainability-linked structured deposits, sustainability-linked interest rate swaps and voluntary carbon credits) transacted by corporate clients:
 - RM1 billion

Consumer Financial Services

- Trained more than 1,000 employees on sustainability or ESG topics

Our Management Approach

At OCBC Malaysia, we believe the transition to a low-carbon economy must be inclusive – empowering businesses of all sizes, across sectors and at every stage of readiness to advance in their sustainability journeys. This commitment is at the heart of our vision for a Transition for All, ensuring that no one is left behind as we move toward a more sustainable future.

Since 2018, the Bank has been at the forefront of sustainable finance, delivering credible and innovative solutions that drive environmental and social impact. Over the years, we have expanded our green and transition financing to the various segments of our customer base, which range from corporates and SMEs to private investors and retail customers.

We work closely with our clients to identify climate-related opportunities and provide them with a wide array of financing solutions, including unique, first-in-market programmes across

key markets and sectors. Our approach is tailored to each client's unique needs – through discussions on sector-specific sustainability themes and emerging technologies, sharing market insights to anticipate regulatory developments and market trends, and advising on credible decarbonisation pathways aligned with industry best practices.

For SMEs, we adopt a dedicated approach focused on providing simple, practical and cost-effective tools to measure and manage sustainability performance. These engagements deepen our understanding of clients' challenges and enable us to design financing solutions that support their transition and unlock emerging opportunities.

Through this inclusive and forward-looking approach, the Bank remains committed to enabling a just and inclusive transition for all: one that delivers long-term value for our clients, communities, the environment and the broader economy.

⁽¹⁾ The sustainability-themed products refer to three types of bonds (Green, Sustainability-linked and Transition).

Sustainable Financial Solutions

1. Pushing Boundaries: Empowering Market Leaders

OCBC Malaysia partners with market-leading corporates that are setting ambitious sustainability benchmarks. By providing innovative financing solutions, we enable these leaders to scale their impact, accelerate decarbonisation, and shape industry-wide transformation. Our support reflects a commitment to amplifying the efforts of those at the forefront of the transition.

Enabling The Green Transition: Financing key materials for sustainable technologies in Malaysia

OCBC Malaysia continues to champion sustainability by financing enabling activities that are critical to advancing environmental and social outcomes across value chains.

The Bank extended green credit facilities to Lotte EM Malaysia to procure raw materials for its copper foil manufacturing business. Copper foils are essential components in electric vehicle batteries, energy storage systems, and renewable energy infrastructure – technologies that are central to the transition toward a low-carbon future.

This financing reflects OCBC Malaysia's strategic commitment to enabling the broader green ecosystem—not just financing end solutions but also supporting the critical building blocks that make them possible.

Driving Sustainable Digital Infrastructure in the Johor-Singapore Special Economic Zone (JS-SEZ)

OCBC Malaysia, together with OCBC Group, played a pivotal role as Joint Coordinator, Mandated Lead Arranger and Bookrunner, and Green Financing Coordinator for DayOne Data Centres' landmark RM15.0 billion equivalent multicurrency financing in the JS-SEZ.

OCBC Malaysia also acted as Joint Shariah Adviser for this syndication, one of the largest in Southeast Asia to date. According to Jamie Khoo, CEO of DayOne, this green financing facility marks a significant milestone in DayOne's mission to scale sustainable digital infrastructure across Southeast Asia. It reinforces our commitment to delivering energy-efficient, resilient data centers that support the region's digital growth while advancing a low-carbon future.

This milestone underscores the Bank's commitment to enabling sustainable digital infrastructure development and advancing green financing solutions across the region. By leveraging its regional strength and leadership in responsible finance, the Bank continues to deliver innovative ESG-linked financing structures that support the growth of future-ready, low-carbon ecosystems.



At the signing ceremony for OCBC Malaysia and DayOne syndicated deal

Empowering Inclusive and Low-Carbon Growth through DKSH Malaysia's Sustainability-Linked MTN Programme

OCBC Malaysia acted as the sole Principal Adviser, Lead Arranger, Lead Manager, Sustainability Structuring Adviser, and Facility Agent for DKSH Malaysia Sdn Bhd's RM300 million Medium-Term Notes (MTN) issuance under its newly established Commercial Paper (CP) and MTN Programmes, with a combined aggregate limit of up to RM800 million.

DKSH Malaysia is a wholly-owned subsidiary of DKSH Holdings (Malaysia) Berhad, listed on Bursa Malaysia, which also serves as the Corporate Guarantor for the Programmes. This transaction marks a significant milestone in sustainable finance for DKSH Malaysia's consumer goods and healthcare businesses. The sustainability-linked MTN includes two ambitious performance targets:

- Increasing gender equality in senior leadership positions, and
- Reducing Scope 1 and 2 greenhouse gas (GHG) emissions across DKSH Malaysia's operations by 2030.

By embedding sustainability into its capital structure, DKSH Malaysia is able to diversify its funding sources while accelerating its business expansion in Malaysia in a responsible and inclusive manner. The Bank's leadership in structuring and advising this issuance reflects its commitment to mainstreaming ESG considerations into corporate finance and enabling long-term, resilient growth.



Fourth from left featuring Managing Director, Senior Banker and Head of Investment Banking OCBC Malaysia along with Vice President, Healthcare and Head, Country Leadership, DKSH Malaysia at the maiden sustainability-linked bond issuance for DKSH Malaysia

Sustainable Financial Solutions

2. Transition Starts Here: Our early and hands-on engagement of SME clients

SMEs play a vital role in the economy and cannot be left behind in the net-zero transition. At OCBC Malaysia, the Transition Starts Here, as we actively develop and curate solutions that empower SMEs to start their sustainability journeys with confidence and grow with the assurance of our support. Our programmes are designed to be practical, cost-competitive, easy to-adopt and responsive to real-world challenges, benefitting SMEs across all industries. We also recognise that every SME is at a different stage of readiness. Thus, we provide end-to-end support for SMEs across all stages of their journey. Our approach is anchored on three pillars – awareness, action and access to capital.

Building Awareness: Empowering SMEs on Their Sustainability Journey

Many SMEs are still at the early stages of their sustainability journey, often lacking the knowledge, expertise, and resources to navigate the evolving ESG landscape. Recognising this gap, the bank has made awareness-building a strategic priority in our SME engagement efforts — helping SMEs understand the why, what, and how of sustainability.

In line with our commitment to support an inclusive transition, we continue to invest in education and capacity building for our SME clients. Through curated workshops and targeted training programmes, we aim to provide foundational ESG knowledge and offer practical guidance to help SMEs take their first steps. In 2025, our key initiatives includes client workshops featuring partners such as EcoVadis and ESGpedia. These sessions offered insights into how SMEs can leverage ESG tools to assess and improve performance, completed by peer sharing from SME clients who have adopted these solutions.



Client workshop in Malaysia, featuring ESGpedia, Ecovadis and clients including Industrial System Engineering & Products (ISEP) Malaysia and Yonming Group

Enabling Action: Helping SMEs Turn Awareness into Action

To support SMEs in translating sustainability awareness into tangible progress, we have developed targeted programmes and curated ESG tools that meet their specific needs and readiness levels. These include:

- **EcoVadis** – A globally-recognised and trusted platform providing sustainability ratings across four core themes: Environment, Labour & Human Rights, Ethics, and Sustainable Procurement.
- **EcoVadis Vitals** – A free, simple ESG-readiness assessment from EcoVadis, tailored for smaller SMEs at the start of their ESG journey. OCBC was the first bank in the region to introduce this tool to SME clients, offering a straightforward ESG assessment tool that can be recognised by global buyers and financiers.
- **ESGpedia** – Designed for SMEs to measure and obtain limited assurance on their greenhouse gas emissions.
- **SME Energy Assessment (SMEEA)** – An award-winning, free tool designed in partnership with the Singapore Building and Construction Authority (BCA) that helps SMEs evaluate the energy performance of their properties and identify improvement opportunities.

Sustainable Financial Solutions

Unlocking Access to Capital: Delivering Practical Sustainable Financing Solutions for SMEs

Access to capital is a critical enabler for SMEs at every stage of their sustainability journey – whether it is providing capital needed to implement renewable energy solutions or supporting broader sustainability ambitions through financing solutions that incentivise the measurement, reporting and improvement of ESG performance.



Start

You have not done much on sustainability yet but are hoping to get started.



Grow

You implemented some sustainability initiatives aligned with sustainability targets.



Thrive

You are actively supporting green and/or social business activities.

Delivering practical sustainable finance solutions for SMEs at different stages of ESG readiness

Recognising the diversity of SMEs across our markets, tailored solutions are essential to meet their unique needs. At the same time, simple and structured programmes are essential for easy adoption and scaling impact. With this in mind, we segment

SME clients based on their ESG readiness and deliver comprehensive sustainable financing solutions to support their ambitions:

- **OCBC SME Sustainable Finance Framework:** Launched in 2020, OCBC was an early mover in delivering tailored sustainable financing solutions for SMEs, with the framework extended to Malaysia in 2024. Since then, we have enhanced our offering through integrated tools and programmes that simplify access to green financing, including SMEEA and the Solar Programme.
- **OCBC Women Unlimited Programme:** Recognising the importance of inclusive growth, we launched a programme supporting women entrepreneurs across the region through curated events, networking, and financing solutions designed to empower women leaders in realising their business aspirations.

OCBC Malaysia Advances Sustainable Hospitality Through Decarbonisation Financing

OCBC Malaysia Berhad extended Decarbonisation Loan Facilities to Pinnacle Hotels Sdn Bhd formerly known as J&C Homes Hotel Sdn Bhd. As the hotel and tourism sector is highly dependent on electricity consumption which significantly contributes to Scope 2 emissions, this financing supports the company's transition toward lower-carbon operations.

Under the loan's sustainability commitments, Pinnacle Hotels has pledged to reduce its energy intensity, a key initiative that will directly help lower its overall Scope 2 emissions while advancing its long-term decarbonisation goals.



Pinnacle Hotels Sdn. Bhd., established in 2004, is a Malaysian property investment and management company renowned for owning the Sheraton Petaling Jaya Hotel

3. Financing Emerging Themes: Social Impact, Nature and Biodiversity

As sustainable finance continues to evolve, OCBC Malaysia is expanding its focus to emerging priorities that shape a resilient and inclusive future. We are deepening our engagement in financing social impact and nature. These efforts reflect the Bank's commitment to inclusive development, ecosystem stewardship, and innovative approaches to sustainability.

Social Impact

OCBC Malaysia is committed to advancing inclusive and equitable growth through targeted social impact financing. By supporting initiatives that improve access to essential services—such as healthcare, education, and affordable housing, we help uplift underserved communities and promote long-term social resilience. These efforts reflect our belief that sustainable finance must go beyond environmental goals to address the needs of people and society.

Sustainable Financial Solutions

Empowering Women Entrepreneurs: OCBC Women Unlimited

OCBC Malaysia is taking a bold step to empower women entrepreneurs by addressing one of their biggest hurdles—access to funding. In August 2025, we launched Women Unlimited, a groundbreaking initiative that offers women-owned SMEs collateral-free financing of up to RM600,000 at preferential rates. This programme is backed by a RM100 million Islamic Portfolio Guarantee-i (PG-i) arrangement between OCBC Al-Amin Bank Bhd, the Islamic banking arm of the Bank, and Credit Guarantee Corporation Malaysia Bhd (CGC).

“Securing funding is often a challenge for women entrepreneurs due to limited collateral, which restricts their ability to expand or innovate. Through Women Unlimited, we’re tackling this issue head-on by providing collateral-free financing to unlock new growth opportunities.” said Mr Tan Chor Sen, CEO of OCBC Malaysia. Aligned with the Social Loan Principles

issued by the Loan Market Association, these loans aim to drive socioeconomic advancement for women and strengthen the resilience and growth of women-owned businesses.



At the launch of OCBC Women Unlimited, third from left featuring OCBC Malaysia's Chief Operating Officer, Chief Executive Officer and Head of Emerging Business and Commercial Cash, OCBC Singapore

Nature and Biodiversity

At OCBC Malaysia, we recognise that protecting and restoring natural ecosystems is essential to a just and inclusive transition. Our approach to nature financing is rooted in supporting activities that deliver nature positive outcomes across sectors, while promoting responsible resource use, biodiversity conservation, and long-term environmental resilience.

Encouraging IOI's Sustainable Palm Oil Sourcing through Sustainability-Linked Finance

Palm oil is a key ingredient in global supply chains, used in products from food to cosmetics and biofuels. However, the sector has long faced scrutiny for its environmental and social impact, including deforestation, biodiversity loss, peatland degradation, and human rights concerns. As demand for palm oil continues to grow, ensuring sustainable production is essential to protecting ecosystems and supporting responsible development.




IOI Corporation Berhad, a leading global integrated palm oil player, is committed to achieving net zero by 2040. Specifically, IOI aims to be carbon neutral for Scopes 1 and 2 by 2030, including reducing its Scope 3 emissions through a concerted focus on supply chain decarbonisation. To support this, IOI prioritises palm oil certified by credible standards such as the Roundtable on Sustainable Palm Oil (RSPO), which requires adherence to stringent environmental and social standards, including ensuring no deforestation, avoiding harm to endangered species and prohibiting new planting on peat.

In 2025, OCBC Malaysia supported IOI with a USD30 million and RM30 million Sustainability-Linked Trade Facility to incentivise sourcing of RSPO-certified palm oil and related products. By linking trade finance to sustainability criteria, the Bank enables IOI to strengthen supply chain traceability, uphold environmental and social standards, and accelerate progress toward a more sustainable palm oil industry.

Going Forward

We remain focused on supporting clients with relevant, well-governed sustainability-related solutions, underpinned by rigorous research and suitability standards. This includes translating long-term structural trends—such as climate transition, energy security, technological disruption and demographic change—into investible ideas that align with clients’ evolving objectives and time horizons. We will continue to engage clients thoughtfully and where appropriate, recognising that sustainability pathways differ across geographies, sectors and generations.

Our Forthcoming Targets

- 
 Contribute towards OCBC Group's target of achieving at least 90% of recommended funds with an MSCI ESG rating of BB and above and/or classified as Sustainable and Responsible Investment (SRI) by the Securities Commission Malaysia by 2026
- 
 Contribute towards OCBC Group's target of onboarding eight new funds with MSCI ESG rating of BB and above in 2026
- 
 Quarterly engagement of all CFS employees on sustainability-related topics, with enhanced content designed for client-facing employees to engage their clients



Sustainability Imperative:

Bringing Impact to Communities

In this section, we will cover the following material ESG factors:

People Development

Nurturing our people and working together as One Group.

The comprehensive strategies and practices employed to engage, energise and attract top-tier talent, fostering an environment that supports the overall wellbeing and professional growth of our workforce.

Workplace Diversity

Building a vibrant workforce.

A work environment that values differences and promotes equality is aimed to be created through the establishment of a culture that embraces diversity, fair treatment of individuals, and the provision of equal opportunities.

Community Development

Creating impact and strengthening communities.

The engagement initiatives formulated — involving the organisation, employees and society — that aim to address social, economic and environmental needs, with a commitment to fostering sustainable development, promoting financial inclusion and enhancing the quality of life in the communities where we operate.

People Development

Nurturing our people and working together as One Group

Why This Is Material to Us

Success at OCBC Malaysia is powered by the dedication of our employees, who are instrumental in our ability to deliver strong business performance and meet the demands of a fast-changing financial landscape. To ensure our workforce remains capable and resilient, we invest in continuous learning and development programmes that enable employees to adapt, grow and take ownership of their careers. At the same time, we prioritise employees' health, safety and wellbeing, recognising and addressing the risks such as stress, burnout and workplace safety, by providing targeted resources that support their physical, mental and workplace health. By doing so, we build the foundations for a resilient organisation, where employees can realise their aspirations.

Our Management Approach

At OCBC Malaysia, we nurture a culture where employees are empowered to take ownership of their growth and careers. Our approach is anchored by leadership, driven by purpose, and guided by the OCBC Learning Philosophy, which shapes how we design learning experiences and create opportunities for development across the Bank.



Learning Philosophy Principles

These principles underpin our learning design and programme delivery, ensuring that development is accessible, structured and curated. In 2025, we enhanced accessibility and broadened participation across offices, ensuring that development opportunities are inclusive and meaningful. This reflects our Employee Value Proposition: **“Let’s build the bank we need for the future we want.”** By embedding this philosophy into our talent management framework, we advance OCBC Malaysia’s expertise while fostering a culture of respect, personal growth, and collective success.

People Development

Programmes and Initiatives

Employee Engagement Survey 2025

Since 2004, our annual Employee Engagement Survey has been a core mechanism for understanding employee needs and identifying opportunities to strengthen engagement and productivity. The insights gathered inform targeted actions to improve the employee experience and support our aspiration to remain an employer of choice.

We continue to place strong emphasis on embedding our Purpose, Values and Ambition into everyday behaviours. Through our Values, we promote mutual respect, encourage employees to speak up and reinforce both individual and collective accountability. These cultural foundations support a work environment where employees can contribute effectively and drive organisational performance.

In 2025, employee engagement at OCBC Malaysia remained robust, with an overall engagement score of 81%. Employee perceptions across key dimensions — including learning and development, wellbeing, diversity and inclusion, and alignment to the Bank's Purpose, Values and Ambition — also remain consistently higher than external APAC benchmarks. Although these areas experienced slight year-on-year softening, the results point to continued positive employee experiences and a stable engagement foundation, providing a strong platform for ongoing improvement.

Theme	OCBC MY 2025	MY Average 2025 (vs OCBC MY 2025)	OCBC MY 2024 (vs OCBC MY 2025)
Learning & Development	87%	72% [+15]	88% [-1]
Well-being	84%	66% [+18]	84% [0]
Diversity & Inclusion	89%	73% [+16]	90% [-1]
Purpose & Values Alignment	87%	NA	88%[-1]

Employee Listening Questions	OCBC MY 2025	MY Average 2025 (vs OCBC BANK 2025)	OCBC MY 2024 (vs OCBC MY 2025)
My learning and development is actively supported by my organisation	91%	71% [+20]	92% [-1]
I am able to grow and thrive personally and professionally at this organisation	86%	68% [+18]	87% [-1]

Employee Listening Questions	OCBC MY 2025	MY Average 2025 (vs OCBC MY 2025)	OCBC MY 2024 (vs OCBC MY 2025)
I am proud to work for this organisation	88%	79% [+9]	89% [-1]
I am able to integrate my work and personal life in a way that works for me	84%	66% [+18]	84% [0]

People Development

Training and Developing Our Workforce

Learners can enrol in 27,000 OCBC Campus learning programmes across the Group, covering a diverse range of topics. Employees have the autonomy to register for suitable programmes appropriate for their professional and personal growth and development.

In 2025, our employees received an average of 76.3 hours of training and development, reflecting our continued commitment to building a future-ready workforce. Our learning ecosystem provides diverse and accessible training programmes across multiple modalities. On average, employees completed 51 training sessions, with close to 90% delivered through virtual or hybrid formats to support flexible learning.

Average Training Hours

Average Training Hours by Gender	2025	2024
Male	77.1	53.4
Female	75.8	55
Total	76.3	54.3
Average Training Hours by Employee Category	2025	2024
VPs and Above	68.2	52.2
AVPs	70.6	52.2
Managers and Assistant Managers	80.4	54.7
Non-executives	90.2	63.3
Average Training Hours by Age Groups (years old)	2025	2024
<30	90.9	66.8
30 - 49	72.8	53
>=50	73.2	45.9

Average Training Completions

Average Training Completions by Gender	2025	2024
Male	51.1	34.8
Female	50.9	36.7
Total	51.0	48.2
Average Training Completions by Employee Category	2025	2024
VPs and Above	41.3	31.3
AVPs	49.2	35
Managers and Assistant Managers	57.4	37
Non-executives	43.8	41.3
Average Training Completions by Age Groups (years old)	2025	2024
<30	61.5	39.1
30 - 49	49.2	35.3
>=50	43.8	34.4

Percentage of workforce that has completed at least one course under our “Tech and Data” pillar

Course	2025	Cumulative ⁽¹⁾ %
Data	48%	81%
Gen AI	40%	67%
Cyber Security	97%	99%

⁽¹⁾ Cumulative % for “Data” is from 2019-2025, “Gen AI” is from 2023-2025 and “Cyber Security” is from 2021-2025.

People Development

OCBC Group Sustainability Learning Framework

To strengthen future-ready capabilities across the organisation, OCBC Group Sustainability Learning Framework was introduced - a structured pathway that builds sustainability literacy at every level. The framework provides employees with clear progression from awareness to mastery, ensuring our workforce is equipped to integrate sustainability considerations into daily decision-making, customer engagement and long-term business strategy.

In 2025, OCBC Malaysia delivered 677 programmes through our Sustainability Learning Series, achieving over 12,000 completions by more than 4,700 unique employees.

I want to be inspired	I want to cultivate my skills	I want to be practitioner
Introduction to sustainability	Upskill in ESG	Sustainability Leadership
Environmental Impact Awareness	ESG Integration at Work	Sustainability Strategy
Sustainability in Daily Life		Sustainability Innovation

Foundation Programme: The ABCs of Sustainability

Grow Your Way with MOBI

Grow Your Way with MOBI is OCBC Group’s multi-year initiative that enhances employee growth and mobility through a skills-first approach. By prioritising skills and abilities over traditional markers such as job titles, degrees, or tenure, the initiative ensures every employee has access to learning opportunities and can progress along diverse growth pathways that meet both current and future organisational needs.

The Malaysia Flagship event was graced by Yang Berhormat Tuan Steven Sim, who was the Minister of Human Resources at that time, who officiated the opening of the Bank’s newly launched Level 3 collaboration space. In his keynote, YB Sim emphasised the importance of future-ready skills and the role of organisations in shaping a resilient, adaptable workforce. His presence underscored the national importance of initiatives like Grow Your Way, which aligns with Malaysia’s broader talent development agenda. Additionally, showcases with business and support functions helped employees appreciate the value of skills and OCBC’s skills-first approach to growth and mobility.

Our colleagues, who made internal mobility moves, shared how learning has impacted them:

“I started in frontline banking, working directly with customers, and over time I realised I wanted to solve deeper problems, so I focused on learning product development skills that helped me build scalable products instead of just selling services. It wasn’t an instant switch – I learned from mistakes, leaned into what I enjoyed, and gradually moved my career toward creating solutions that impact more people”
— Firman Hasani, Islamic Product & Business Development

“Throughout my tenure with OCBC Malaysia, I’ve been given the opportunity to take on different roles—from Relationship Manager to Business Development Manager, before becoming a trainer and managing Consumer Financial Services (CFS) sales training and now serving as a Learning Business Partner in Human Resources Division. The Bank has provided a platform for me to grow both within and beyond my roles, allowing me to channel and apply the skills I’ve gained across different portfolios. To me, the Bank truly supports long-term career growth while continually equipping us with the learning we need to thrive.”
— Lau Joo Lian, Human Resources

With over 2,600 completions across the Group, the Malaysia Flagship event continues to receive overwhelmingly positive feedback. More than 90% of participants enjoyed the experience, and over 80% shared that they have expanded their networks and identified skills relevant for the present and future.



From left, Lee Hwee Boon [Group Head of Human Resources], Tan Chor Sen [CEO, OCBC Malaysia], YB Tuan Steven Sim [Minister of Human Resources, Malaysia], Tuan Syed Abdull Aziz Jailani [CEO, OCBC Al-Amin], Loo Keat Choon [Head of HR, OCBC Malaysia] at official launch of Malaysia Flagship.

People Development

Breaking Down the Barriers

The Malaysia Flagship event took learning beyond Menara OCBC, OCBC Malaysia's Kuala Lumpur headquarters.

We adopted a satellite approach, bringing mini showcases to Penang, Johor, Cyberjaya and Menara Great Eastern. Each showcase featured hands-on games, exhibitions on mobility and growth, and talks on hot topics like AI, navigating uncertainty and lifelong learning – making learning not just accessible, but engaging and fun.

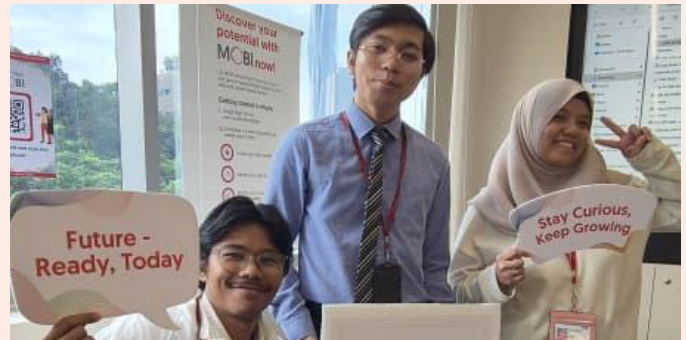
Our colleagues at the satellite locations shared that they found the sessions insightful and meaningful:



Employees participating in Grow Your Way at satellite locations

“Having the event brought physically to my branch gave me a clearer sense of the career advancement opportunities available within the organisation. It motivated me to further explore and strengthen my knowledge.” — Farah Athirah, OCBC Penang Branch

“It was wonderful to have such an engaging and informative session right at our workplace, making it convenient for everyone to participate. What I appreciated most was how it helped us understand our strengths and areas for improvement, giving us clearer direction on the skills we need before exploring new fields.” — Cheah Yi Qian, OCBC Penang Branch



Malaysia Leadership Conference

Malaysia Leadership Conference — themed “Stewarding Our Growth: Building Resilience for a Volatile Future” — underscored that resilient, people-centric leadership is essential to sustaining OCBC Malaysia's steady progress as a key growth engine for the Group. Senior management, division heads and emerging leaders alike took part in a series of sessions that aimed to build the mindset and skills needed to navigate an increasingly fast-changing environment. Opening the conference was OCBC Group CEO Helen Wong, who reminded the 200-odd leaders present that as the Bank enters a pivotal chapter, the Malaysian team – positioned within a unique financial ecosystem – is empowered to lead with agility, imagination and a shared vision to shape our future.

Through the sessions, leaders discovered that traditional management models, anchored in hierarchy, control and certainty, are no longer enough. The challenges ahead demand adaptive leadership – the ability to listen, connect, experiment and mobilise others through uncertainty. They also learned that strengths-based leadership is not about titles or personality, but about understanding one's natural talents and using them to lift others. When leaders know their strengths and recognise those of their teammates, they can create energy, trust and direction even in volatile times.

Here are some of the reflections from the participants:

“True leadership arises not from commanding control or certainty, but from the courage to foster clarity and to navigate uncertainty collaboratively.” — Fadzillah Faruk, Chief Risk Officer, OCBC AI-Amin

“Leadership is about bringing out the best in those in your charge. It challenges the traditional view of authority and emphasises the deeper responsibility of leaders to elevate others. Our strengths aren't for self-promotion: They're for building bridges to foster more collaboration!” — Jocelyn Tan, Head of Operations.



Malaysia Leadership Conference participants

People Development

Coaching at OCBC Malaysia

Wellness Coaching

In partnership with Workplace Options (WPO), coaching sessions are available to OCBC Malaysia employees to support holistic personal development and well-being. Life coaching sessions allow employees to work with a wellness coach to navigate life transitions, including career development, work-life balance and time management. These sessions are designed to support personal growth and help employees realise their potential. Wellness coaching sessions further support employees in improving their overall health, vitality and mental well-being by encouraging sustainable lifestyle and behavioural changes. These programmes reflect the Bank's commitment to fostering a resilient, healthy and thriving workforce.

Ensuring the Well-being of Our Employees

OCBC's MyWellness Framework is a comprehensive support system designed to empower employees to take ownership of their health and wellness. The framework spans five pillars — physical, mental, financial, family and workplace well-being — and serves as the foundation for the initiatives such as MyWellness Fiesta, MyWellness Champions and MyWellness Carnival. Through targeted programmes, we aim to enable employees to internalise, practise and integrate healthy habits into their daily lives.

In 2025, we achieved a total participation count of 19,860, representing a 6% increase from 2024. This growth reflects how wellness has become an integral part of our corporate culture and is recognised as a meaningful form of support.

The MyWellness Programme operationalises the framework by offering comprehensive emotional and practical support to employees across a wide spectrum of topics, addressing both personal development and work-related challenges. Key focus areas include:

- Awareness and Prevention: Programmes include mindfulness sessions where specialists guide the employees to improve focus and enhance concentration, fostering greater awareness and proactive wellbeing;
- Detection: A self-assessment tool to measure the employee's personal well-being score and identify areas where additional support may be needed;
- Nurturing Environment: Initiatives, such as consultation sessions, to facilitate successful reintegration back to work following parental leave; and
- Targeted Support: Tailored resources, including life and wellness coaching sessions or clinical counselling, wellness talks and the introduction of the MyWellness Champions programme to direct employees to available wellness resources.

MentorMe

MentorMe, a signature programme designed to build a strong mentoring culture across the Group. To ensure every mentoring relationship begins with a strong foundation, the programme incorporates a structured and purposeful matching process.

Matching is a cornerstone of MentorMe. Using an AI-powered system, mentors and mentees review up to three potential matches based on goals, experience and compatibility, enabling meaningful and personalised connections. Cross-regional pairings further reinforce OCBC's collaborative culture by broadening perspectives and fostering knowledge-sharing across markets.

MentorMe, continues to grow from strength to strength. In 2025, we have maintained a consistent number of 21 mentors and 26 mentees participating in the programme.

These services are available to all our employees and their immediate family members, including spouses, children, parents and siblings.

To deepen engagement, we partnered with Workplace Options, our Employee Assistance Programme (EAP) provider, and hosted 40 virtual wellness talks throughout the year. These sessions attracted over 3,400 attendees, reflecting strong engagement with our wellness initiatives. Together, these efforts reinforce our commitment to building a workplace where wellness is actively supported and readily accessible to all employees.

Freedom of Association and Collective Bargaining

We uphold our employees' rights to freedom of association and collective bargaining, and foster respectful relationships with labour unions, actively engaging with them to address their expectations and feedback.

Malaysia	<ul style="list-style-type: none"> • Association of Bank Officers, Peninsular Malaysia (ABOM) • National Union of Bank Employees, Peninsular Malaysia (NUBE) • Sabah Banking Employees' Union (SBEU Sabah) • Sarawak Bank Employees' Union (SBEU Sarawak)
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Employees eligible for union representation for collective bargaining include Bank Officers and below in Malaysia. The percentage of unionised bargainable employees is 53.5% in Malaysia.

People Development

Work-Related Injuries and Ill Health

Work-related injuries carry consequences that extend beyond the immediate impact on individuals, affecting our organisation and society as well. Recognising the importance of addressing and preventing workplace incidents, we remain committed to promoting safety. As part of this effort, we have trained MyWellness Responders who are certified to provide basic emergency support. Further, Occupational Safety and Health (OSH) Coordinators have not only completed their necessary trainings accredited by the Department of Occupational Safety and Health (DOSH), but also being certified accordingly, thus ensuring they are equipped to act swiftly and effectively in critical situations.

Number of	2025	2024
Fatalities	0	0
Recordable injuries	1	19
Recordable work-related ill health	0	3
Recordable high-consequence injuries	0	0

Parental Leave

Family wellness is one of the five core pillars of our MyWellness Framework, underscoring our commitment to supporting employees in balancing personal and professional priorities. Parental leave is essential in fostering a family-friendly workplace culture that promotes holistic growth and fulfilment. We remain committed to promoting work-life integration and empowering individuals to embed wellness into their daily lives.

Region	Number of weeks of fully paid Maternity Leave	Number of weeks of fully paid Paternity Leave
Malaysia	At least 98 days	At least 10 days

	2025	2024
Total number of employees who took maternity leave	90	114
Total number of employees who took paternity leave	64	83
One year retention rate of returning mothers	88%	88%

Flexible Work Arrangements

OCBC Malaysia is committed to fostering an environment that supports the integration of work and personal life through flexible work arrangements (FWA), helping our people to thrive both professionally and personally. These arrangements include (but not limited to) staggered working hours and early release on Fridays, supporting employee wellbeing while maintaining business continuity and team collaboration

MyWellness Fiesta 2025

In 2025, Human Resources reimagined our flagship wellness event with a bold ambition: to make wellness more accessible, engaging and meaningful for employees.

MyWellness Fiesta expanded from four to six weeks, supporting the holistic wellness of over 5,000 employees across nationwide. More than 2,630 colleagues participated in the Fiesta's activities, marking a 16% increase from the previous year.

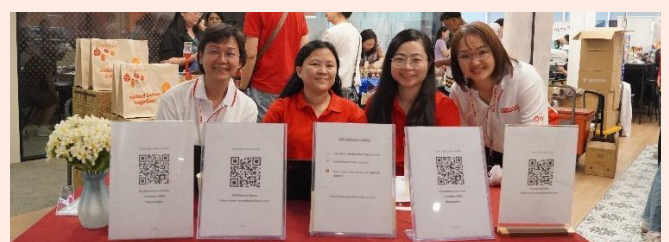
The Fiesta featured virtual activities nationwide. Designed around the five pillars of the MyWellness Framework, the event featured a wide variety of talks, workshops, fitness sessions, games and social activities. Curated by employees, the refreshed format also introduced energising in-person experiences alongside enhanced virtual offerings, empowering employees to take small consistent steps toward better health and well-being.

MyWellness Champion

Launched in 2024, the MyWellness Champions programme embodies our commitment to building a healthier and more resilient workplace. What began as a small initiative has grown into a vibrant network of over 20 Champions across divisions. Its expansion reflects the strong demand for employee wellbeing support and underscores our sustained investment in employee wellness.

These Champions connect and guide employees toward resources that support mental, physical and emotional well-being. Each Champion undergoes training and accreditation through Workplace Options (WPO) and the International Institute of Risk & Safety Management (IIRSM), equipping them to hold supportive wellness conversations with their colleagues while maintaining confidentiality. Their presence helps build a workplace where wellbeing is actively supported and embedded in daily interactions – not only through policies.

In 2025, MyWellness Champions participated in the MyWellness Carnival for the first time, contributing to programme design, sharing information about available wellness resources, and facilitating an in-person activity that encouraged emotional awareness and recognition. Their involvement reinforced the role of Champions as an integral part of our holistic well-being ecosystem.



MyWellness Champions and HR colleagues at Menara GE2's MyWellness Carnival

People Development

MyWellness Carnival

The MyWellness Carnival is a dedicated initiative designed to inspire healthier living, cultivate positive habits, and support the overall mental and physical well-being of the Bank's employees. This year marked a milestone as we expanded beyond our traditional locations to include GE2, Cyberjaya, and KLEC, extending our reach to even more colleagues.

With wellness as our priority, we introduced AI-powered medical checks, embracing innovative healthcare technologies to better support employees' health. The response was overwhelming — over 1,400 employees participated in person, and when combined with virtual engagement, a total of 2,860 employees joined our MyWellness initiatives. This record-breaking participation reflects a remarkable 27% increase from the previous year and serves as a powerful reminder: when we listen, include, and care, we create experiences that truly matter.



Healthy Treats booth for the MyWellness Carnival at Menara OCBC.



Wellness screening up for the MyWellness Carnival at one of OCBC Klang Valley offices.



Interactive workshop during MyWellness Carnival at one of OCBC Klang Valley offices.

Going Forward

As we look ahead, we will continue to build on the strong foundation of our learning, development and well-being programmes to create an even more resilient and future-ready workforce. Our priority is to deepen accessibility to growth opportunities through flexible, skills-first learning pathways, targeted mobility initiatives and inclusive development programmes that reach employees across the Bank. We are committed to further strengthening our well-being ecosystem by scaling impactful initiatives and ensuring employees have the tools to thrive both professionally and personally.

Our Forthcoming Targets



Support all employees in their career development, providing them with learning opportunities and insights into career possibilities



Be an employer of choice, with at least 50% of our business units registering an improvement in engagement score or maintaining an engagement score of 75% and above



Implement our existing key employee wellness and sustainability initiatives on a Bank-wide basis

Workplace Diversity



Building a vibrant workplace

Why This Is Material to Us

At OCBC Malaysia, we believe diversity and inclusion are integral to building a workplace where our employees feel respected, valued for their perspectives and empowered to contribute effectively. By appreciating diverse experiences and encouraging open dialogue, we strengthen our capacity to innovate and make better decisions for our customers and communities. We also recognise the importance of addressing unconscious bias to reduce the risk of discriminatory or exclusionary outcomes, and to ensure that our people practices remain fair, consistent and aligned with our values.

Through inclusive practices and progressive policies, we are committed to ensuring that every employee has equal access to opportunities and a supportive environment to grow and succeed.

Our Management Approach

We embed inclusion into our culture through workplace policies and initiatives that support employees across different backgrounds and circumstances. These policies are operationalised through targeted interventions that respond to employees' evolving needs across life stages, abilities and personal circumstances, enabling equitable access to workplace support and opportunities. Family-friendly employment policies support employees with caregiving responsibilities, while workplace wellness programmes address physical and mental well-being. Personalised support is provided through case-specific workplace adjustments, including flexible work arrangements, phased return-to-work plans following extended medical leave, and reasonable accommodations for employees with disabilities or health conditions.

Implemented in partnership with employees, people managers and Human Resources, these measures are reviewed regularly to ensure they remain aligned with individual and role requirements. Our approach is aligned with the Ten Principles of the United Nations Global Compact (UNGC).

Our Policies

To ensure diversity and high ethical standards within our OCBC community, we are guided by the following policies which are reviewed and updated as needed by the relevant Board Committee.

Board Diversity Policy	<ul style="list-style-type: none"> Guides OCBC's approach to diversity on the appointment and composition of its Board of Directors. Considers diversity factors such as skills, knowledge, experiences and background.
OCBC Fair Recruitment Practices and Hiring Policy	<ul style="list-style-type: none"> Ensures the Tripartite Guidelines on Fair Employment Practices issued by the Tripartite Alliance for Fair and Progressive Employment Practices (TAFEP) are included in our recruitment process. Guides our recruitment and selection process on the basis of merit, and regardless of age, race, gender or religion.
Code of Conduct	<ul style="list-style-type: none"> Guides OCBC's approach to providing our employees with a work environment where we treat each other fairly and with respect. We do not tolerate harassment and bullying of any kind, under any circumstances. All our employees are required to complete an annual training and assessment on the Code of Conduct.

Workplace Diversity

Programmes and Initiatives

At OCBC Malaysia, diversity and inclusion remain central to how we shape workplace experience, celebrate our people, and strengthen belonging across the organisation. Throughout 2025, we continued to advance initiatives that bring employees together, across functions, levels, and locations - ensuring every voice is valued and every employee feels part of our shared journey.

International Women's Day

In March, we commemorated International Women's Day (IWD) 2025 under the theme "Accelerate Action", reinforcing our commitment to gender equity and the empowerment of women at all stages of their careers. For the first time, celebrations extended beyond our main office to include colleagues in KL Eco City and Menara Great Eastern 2, enabling broader participation across Kuala Lumpur.

Employees were encouraged to wear purple in solidarity, receiving flowers and wellness packs as gestures of appreciation. A nationwide virtual talk on personal finance and women's empowerment ensured employees regardless of location or role, could access the learning. Throughout the week, we featured EDM stories from Young Talents and Female Senior Leaders, amplifying diverse voices within OCBC Malaysia. A nationwide photo contest further strengthened inclusion by inviting women employees from all branches and locations to celebrate together, demonstrating unity through shared participation.



Female employees celebrating International Women's Day together, sharing smiles, flowers, and wellness packs in a moment of unity and empowerment.



Submissions streamed in from every region, with employees proudly donning purple - transforming the IWD photo contest into a nationwide celebration of unity.

Employee Appreciation Month

In October, OCBC Malaysia launched its first-ever Employee Appreciation Month, a bankwide celebration themed "Our People, Our Pride." Celebrated as a month-long programme, the initiative placed emphasis on recognising employees across all functions and backgrounds while strengthening connection across our offices and branch network.

Engaging over 3,000 employees, the month featured activities designed to honour the richness of our people's experiences, including PVA (Purpose, Values, and Ambition) sharing sessions led by employees themselves, showcasing diverse career journeys and personal stories. Concurrently, employees took part in a colour palette analysis workshop and contributed to a large mosaic wall through a photobooth - symbolising the many faces and identities that shape OCBC Malaysia.

Local treats were distributed as part of the celebration, with employees encouraged to use the Recognition Portal on the HIP app to appreciate their colleagues, building an inclusive culture where recognition flows across teams, branches, and backgrounds. By celebrating throughout an entire month and extending participation nationwide, Employee Appreciation Month strengthened our culture of belonging and reaffirmed that diversity thrives when everyone is seen, valued, and celebrated.



A joyful celebration of our people: employees engaging in fun activities with colleagues while receiving simple gestures of appreciation from the bank.

Workplace Diversity

Employee Engagement Survey Townhall

The celebration of diversity culminated at the Employee Engagement Survey (EES) Townhall, which brought together more than 3,600 employees both physically and virtually. Anchored by the theme “Our People, Our Pride,” the Townhall marked the finale of Employee Appreciation Month and served as a powerful reminder of the strength of our diverse workforce. At its core, the Townhall serves as a space to “close the loop” on feedback provided through the Employee Engagement Survey - showcasing what employees said in the survey, what actions have been taken since, and how the organisation plans to continue improving.

Employees across Malaysia, including branches nationwide, participated in the event, many wearing the newly introduced Songket-inspired corporate attire, a modern and sustainable representation of Malaysia’s cultural richness. The launch symbolised unity in diversity, with motifs inspired by traditions from various states and produced from recycled materials - reflecting inclusivity while supporting environmental responsibility.

The Townhall also showcased initiatives such as the Human Stories Video Series, where employees shared honest reflections and personal experiences, with this year’s focus on career mobility and technological innovation within OCBC. EES Townhall is a meaningful reminder that engagement is an ongoing journey—one built on listening, acting, and growing together as one OCBC.

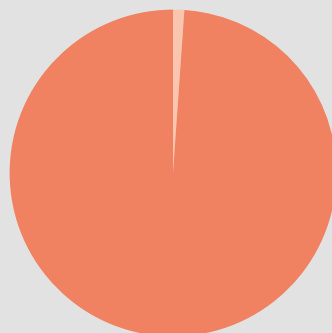


Employees proudly wearing the Songket-inspired attire, tuning in as leaders closed the loop on employee feedback and reaffirmed the Bank’s commitment to continuous listening.

Our Workforce⁽¹⁾

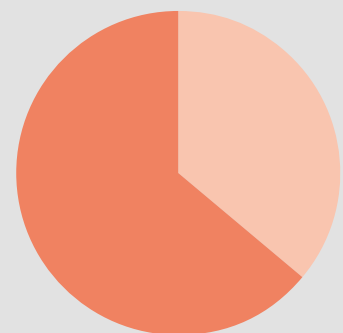
Total workforce in 2025
5,330

Total Workforce by
Employment Nature in 2025



Permanent: 99% Contract: 1%

Total Workforce by
Gender in 2025



Female: 64% Male: 36%

Total Workforce by Age Group

Workforce by Age Group	2025	2024	2023
< 30	19%	19%	20%
30-49	68%	68%	68%
>= 50	13%	13%	12%

⁽¹⁾ All workforce figures are calculated as at 31 December of each year.

Workplace Diversity

Number of Employees by Employment Type

Employee Breakdown	2025		2024		2023	
	Permanent	Contract	Permanent	Contract	Permanent	Contract
Malaysia	5,299	31	5,299	27	5,276	34

Percentage of Employees by Employee Type/Contract and Gender

Employee Breakdown	2025		2024		2023	
	Male	Female	Male	Female	Male	Female
Permanent	35%	64%	36%	63%	35%	64%
Contract	<1%	<1%	<1%	<1%	<1%	<1%
Full time	-	-	-	-	-	-
Part time	-	-	-	-	-	-

Percentage of Employees by Employee Category and Age Group

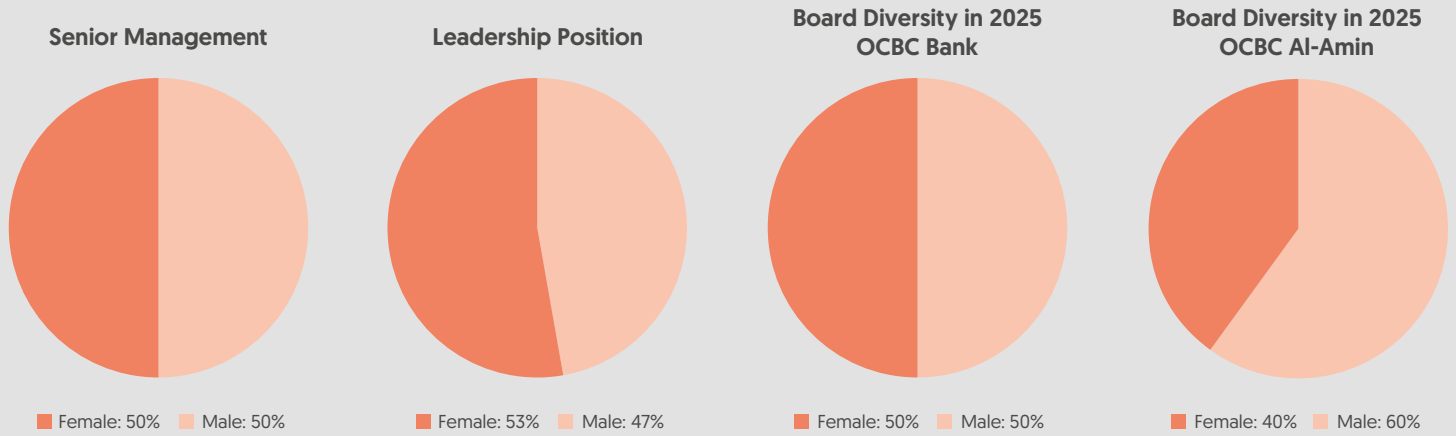
Employee Category by Age Group (Permanent and Contract Employees)	2025			2024			2023		
	<30	30-49	≥50	<30	30-49	≥50	<30	30-49	≥50
VP and above	0%	11%	5%	0%	10%	5%	0%	9%	5%
AVP	1%	27%	3%	1%	28%	3%	1%	27%	3%
Managers and Assistant Managers	18%	24%	2%	17%	23%	2%	18%	24%	2%
Non-executives	0%	6%	3%	1%	7%	3%	1%	8%	2%

Percentage of Employees by Employee Category and Gender

Employee Category by Age Group (Permanent and Contract Employees)	2025		2024		2023	
	Male	Female	Male	Female	Male	Female
VP and above	7%	9%	6%	9%	6%	8%
AVP	12%	19%	12%	20%	12%	19%
Managers and Assistant Managers	15%	28%	15%	28%	15%	29%
Non-executives	3%	7%	2%	8%	3%	8%

Workplace Diversity

Representation of Female Leaders at Management Level in 2025



New Hire (Permanent Employees Only)

	2025		2024		2023	
	Number	New hire rate (%)	Number	New hire rate (%)	Number	New hire rate (%)
Total						
Overall	765	14%	748	14%	989	19%
Gender						
Male	337	18%	337	18%	457	24%
Female	428	13%	411	12%	532	16%
Age Group						
< 30	404	40%	429	43%	518	49%
30 – 49	346	10%	309	9%	463	13%
≥50	15	2%	10	1%	8	1%

Workplace Diversity

Employee Turnover Rate (Permanent Employees Only)

Total	2025		2024		2023	
	Number	Turnover rate [%]	Number	Turnover rate [%]	Number	Turnover rate [%]
Overall	767	14%	730	14%	922	17%
Gender						
Male	336	17%	277	15%	361	19%
Female	431	13%	453	13%	561	17%
Age Group						
< 30	306	31%	274	28%	397	38%
30 – 49	389	11%	397	11%	473	13%
≥50	72	11%	59	9%	52	9%

Going Forward

Cultivating a diverse and inclusive workplace is core to who we are and fundamental to building a stronger, forward-looking organisation. When every employee feels valued and empowered, we strengthen our culture, deepen collaboration and unlock better outcomes for our employees, customers and communities. As we continue to embed the three Cs across our workplace and human capital practices, we remain committed to advancing inclusive opportunities and fostering an environment where everyone can contribute meaningfully and succeed together.

Our Forthcoming Targets



Maintain 42% of leadership positions to be filled by women



Maintain a balanced gender mix across our workforce

Community Development



Creating impact and strengthening communities

Why This Is Material to Us

Giving back to society has long been an important part of OCBC Malaysia's corporate culture. We recognise that our wellbeing is intrinsically linked to that of society. By engaging and supporting the communities where we operate, we can help to shape a more prosperous and sustainable future for all of society.

Our Management Approach

Underpinning OCBC Malaysia's ongoing community development strategy is the implementation of our three-pronged corporate-division-branch approach. This implementation framework forms the tangible dimension of our volunteer-based strategy.

The centre of the strategy rests on volunteerism, with the ultimate goal of having every staff - through the Bank's 18 divisions and 38 branches - involved in some form of community work through their employment at the Bank.

Our #OCBCCares CSR programme is dedicated to promoting environmental sustainability and uplifting communities through education, healthcare, humanitarian support and community initiatives - made possible through financial support and the active involvement of our staff volunteers.

Our three-pronged approach emphasises not so much our financial outlay, but how meaningful the effort is to the community we are serving, the number of internal volunteers we are able to garner (and the hours they spend on CSR) and the number of people impacted by our activities. It is thus not uncommon to see activities carried out involving no funds at all. Each division and branch has its own community development programme champion who is involved in regular update engagements with their peers and the Bank's #OCBCCares coordinators.

Following is how the three-pronged approach operates:

1. **Corporate:** Scholarships, Cycling & Health (OCBC KL Car-Free Morning, OCBC JB Car-Free Morning, OCBC Cycle Kuala Lumpur and OCBC Cycle Johor Bahru), the FINCO (Financial Institutions Collective Outreach) programme with other members of the industry, and Disaster Support through a pre-determined budget at the company's disposal for supporting national disasters.
2. **Branch:** At least one activity a year for each branch, based on a funding allocation from the Bank that is thought out and implemented at branch level.
3. **Division:** At least one activity a year per division, based entirely on money raised by the staff themselves, carried out at division level.

The community development efforts are shared with all staff and the Board through various communications channels.

We spent more than RM1.6 million at all levels - through both corporate and staff funds - to address the social needs of the community. Our commitment is evident in the strong participation of our staff, many of whom took part in multiple CSR initiatives. This resulted in a total volunteer engagement rate equivalent to more than 100% [5,652] of our workforce. They spent 36,126 hours in 126 separate CSR activities. This enabled us to help 522,065 lives nationwide.

In addition, the OCBC Group previously contributed RM684,538 in 2022 towards a three-year mangrove replanting and management project in Tebuk Mendeleng, Sabak Bernam, as part of the Bank's 90th anniversary celebration. We are pleased to report that this environmental initiative, spanning 2022 to 2025, has now been successfully completed.

Performance Highlights



Over 100% volunteer engagement rate



5,652⁽²⁾ staff volunteers



522,065 lives impacted



More than **RM1.6 million** donated



126 activities organised nationwide



36,126 volunteer hours

⁽²⁾ The figure does not represent unique volunteers, as some staff volunteered for more than one activity.

Community Development

OCBC Malaysia advances marine conservation through coral restoration initiatives

As part of the Bank's Sustainability Week 2025, 45 colleagues from the OCBC Kota Kinabalu branch - together with representatives from Brand & Communications - and 10 local youth participated in a hands-on marine conservation initiative on 30 August 2025 at Usukan Island, Kota Belud, Sabah. The programme offered an immersive learning experience that highlighted both the vulnerability and significance of coral ecosystems, demonstrating how a single coral fragment can contribute to resilient, thriving reefs.

In partnership with One Ocean Empire PLT, OCBC Malaysia adopted a coral nursery supported by RM50,000 in corporate funding and RM3,900 contributed by staff. A total of 143 coral fragments were carefully propagated, attached onto live rock, hydrated with seawater and transferred into holding grounds, before ultimately being placed into the coral nursery.

Beyond this initial propagation work, the conservation effort advances several critical ecological and community outcomes:

Enhancing climate resilience and marine health

Coral reefs play a vital role in climate adaptation by absorbing wave energy, reducing coastal vulnerability and helping to filter toxins from the ocean.

Providing natural coastal protection

Reefs act as a protective barrier against storms, tsunamis, floods and coastal erosion, supporting long-term shoreline stability.

Supporting sustainable livelihoods

Healthy coral ecosystems create employment opportunities in fisheries, conservation and eco-tourism, benefitting approximately 4,000 members of the surrounding rural indigenous communities.

Strengthening food security and marine biodiversity

As the foundation of the ocean's food chain, coral reefs sustain a wide variety of marine species and contribute to food availability for local communities.

Following successful planting, the baby corals have now been secured in the nursery, where they will undergo a year-long nurturing phase. Experienced Coral Rangers and dive masters will monitor their progress, ensuring they grow strong and healthy - ultimately contributing to reef restoration, marine biodiversity recovery and the protection of coastal life.

This initiative represents more than a conservation effort. It reinforces the belief that sustainability is not an annual observance but an enduring commitment. Through collective action, collaboration and purpose, OCBC Malaysia continues to advance environmental stewardship and support long-term ecological resilience.



An OCBC Malaysia staff volunteer carefully propagating a coral fragment for the nursery.



OCBC Malaysia staff volunteers together with One Ocean Empire PLT, our conservation partner for the coral nursery initiative. Through this collaboration, 143 baby corals were successfully propagated and planted, strengthening marine ecosystems and supporting long-term coastal resilience.

Community Development

OCBC Malaysia expands access to STEM and Financial Literacy education for young learners

On 22 May 2025, our OCBC Kajang branch advanced its commitment to youth empowerment and educational equity through an initiative benefiting SJK [C] Batu 14 Hulu Langat. With RM41,000 in corporate funding, 32 colleagues from the branch set up a STEM classroom to support the learning of 200 students and teachers.

The new classroom enables students to participate in hands-on, sustainability-focused learning experiences - including recycling projects, environmental conservation activities and energy-saving initiatives. This effort forms part of the Financial Industry Collective Outreach (FINCO) programme, which aims to enhance educational outcomes for underserved communities.

Beyond the infrastructure support, our colleagues also conducted a scam awareness and financial literacy session, equipping students with essential knowledge to make informed decisions and navigate financial risks as they grow. This initiative reflects the Bank's belief that meaningful change begins with empowering the next generation. By combining sustainability education with practical financial skills, we are helping to build confident, environmentally conscious and financially resilient young Malaysians.



OCBC Kajang branch volunteers set up a STEM learning space to empower students with sustainability-focused education.

OCBC Malaysia supports National Kidney Foundation in enhancing kidney health and community well-being

In line with our commitment to improving kidney health and supporting vulnerable communities, OCBC's Kepong and Puchong branches partnered with NKF Malaysia through meaningful community social responsibility initiatives.

On 22 October 2025, with the support of 10 staff volunteers, the OCBC Kepong branch contributed RM13,000 in corporate funds to sponsor a weight scale for the NKF-Fungates Superflow Dialysis Centre. This equipment plays a critical role in monitoring fluid balance, preventing treatment complications, and enabling safer and more effective dialysis sessions. The contribution also supports NKF in sustaining its dialysis operations and subsidising treatment and medication for patients, including individuals with special needs. Overall, this initiative is expected to benefit approximately 8,280 individuals over the next 10 years.

Building on these efforts, the OCBC Puchong branch donated a portable InBody body composition analyser valued at RM25,000 [corporate funds] to NKF Malaysia. The device will be used on NKF's mobile health screening bus, enabling expanded access to free health checks across the Klang Valley and helping to enhance early detection and awareness of kidney-related health risks.

The partnership was further highlighted during the Lions Healthcare Carnival on 30 November 2025, where staff volunteers from the OCBC Puchong branch supported activities including a walkathon, scam awareness activities, and event preparations. Together, an estimated 7,200 community members were reached, contributing to improved preventive healthcare awareness and community wellbeing.



The sponsored weight scale for NKF to ensure more effective dialysis treatment.



The donated portable InBody body composition analyser to provide accurate and precise body composition for dialysis patients.

Community Development

Financial Industry Collective Outreach (FINCO)

OCBC Malaysia continues to support the industry-wide Financial Industry Collective Outreach (FINCO) initiative, providing disaster relief, flood aid, and support for emergencies during crisis. FINCO is a collaborative initiative involving all financial institutions in Malaysia with the guidance of Bank Negara Malaysia to provide under-privileged children and youth with the guidance and educational tools they need to achieve their life goals.

Going Forward

As we move into 2026, we remain committed to deepening our impact by expanding community upliftment initiatives, advancing sustainability projects, and creating even more meaningful opportunities to make a difference together. United in purpose, we strive to empower communities, foster environmental stewardship, and drive positive change that resonates far beyond our immediate reach. Our goal is to build a future where every effort contributes to lasting social and ecological well-being, inspiring collective action and shared success.

Our Forthcoming Targets



Achieve participation of one in three OCBC Malaysia employees in a Corporate Social Responsibility (CSR) activity in 2026



Contribute towards OCBC Group's target of investing at least S\$5 million in 2026, to programmes that empower vulnerable groups, enhance community wellbeing and promote environmental sustainability



Maintain above 85% local spending to support economic growth in 2026



Sustainability Imperative:

Conducting Our Business Responsibly

In this section, we will cover the following material ESG factors:

Cybersecurity and Data Protection

Banking confidently and securely.

The robust protocols designed to safeguard both customer and organisational information and assets, strengthening resilience against data breaches and cyber fraud.

Fair Treatment of Financial Consumers

Transacting with trust.

The commitment to providing customers with transparent, relevant and timely information, ensuring that ethical and equitable treatment is embedded across all interactions and transactions.

Financial Crime Prevention

Safeguarding the financial system.

The specific processes and strategies implemented to protect the integrity of the financial system and mitigate the threat and risk of financial crime, encompassing measures to combat fraud, money laundering and other illicit activities.

Governance and Culture

Leading with integrity.

The organisational principles, values and practices that guide conduct at OCBC Malaysia, anchored in our Code of Conduct to strengthen stakeholder trust and support sustainable value creation.

Cybersecurity and Data Protection




Banking confidently and securely

Why This Is Material to Us

At OCBC Malaysia, we continuously strengthen our cybersecurity and data protection capabilities to safeguard sensitive information and maintain the trust of our stakeholders, including customers and employees. Compliance with stringent data protection and cybersecurity requirements is integral to these efforts, helping to minimise regulatory and reputational risks while reinforcing customer confidence. By prioritising cybersecurity and data protection, we support the stability and integrity of our services in a rapidly evolving digital environment.

Our Management Approach

We continue to be guided by our comprehensive strategy for managing cyberattacks and data breaches through strong governance, experienced professionals, clearly defined processes and advanced technology solutions. Acknowledging the dynamic nature of cyber threats, we maintain a proactive stance by continuously investing in innovative technologies to enhance our cybersecurity resiliency and minimise exposure of customer data. The core components of our strategy include:

 <p>Review</p>	<p>Perform proactive assessments and regularly update our information security and digital risk (including cyber and technology) and data protection framework, policies and standards. This ensures continuous alignment against evolving threats and regulatory requirements, supported by regular inspection to verify compliance.</p>
 <p>Transform</p>	<p>Enhance prevention, detection, and response capabilities by deploying advanced security tools and solutions. These advancements improve security collection and analysis to strengthen threat detection and enable timely mitigation.</p>
 <p>React</p>	<p>Conduct regular vulnerability assessments and penetration tests on IT systems to identify and remediate vulnerabilities. We also perform cyber-related tabletop exercises, adversarial attack simulations, cyber range and disaster recovery tests to strengthen processes and controls, including business continuity, contingency and incident response plans. Our IT infrastructure and information security management systems are also subject to comprehensive internal and external audits to ensure ongoing compliance and robustness.</p>
 <p>Develop</p>	<p>Promote a strong culture of cybersecurity and data protection awareness by engaging our employees through e-learning initiatives and the Cyber Smart Programme, a multi-year initiative. It aims to evaluate and strengthen employees' knowledge, skills and behaviours in effectively managing risks related to cybersecurity, data protection, emerging risks and social engineering.</p>

Cybersecurity and Data Protection

Our Policies

We have established policies and standards to support our risk management framework by integrating regulatory requirements and aligning with global industry guidelines. These policies address key areas such as risk management, information security, personal data protection and cyber resilience. To ensure effectiveness and relevance, the framework, policies and standards undergo regular review and are approved by senior risk committees, including the Information Security and Digital Risk Management Committee and the Risk Management Committee.

<p>Information Security and Digital Risk Policy</p>	<ul style="list-style-type: none"> This Policy establishes the control expectations for organisational responsibilities and specific domains of information security and digital risk domains, including technology and cyber risks. It aims to manage risks arising from internal and external threats to the Group's information assets and personnel. <p>These control expectations aim to ensure the confidentiality, integrity and availability of the Group's information assets.</p>
<p>Acceptable Use Sub-Policy</p>	<ul style="list-style-type: none"> This Policy defines the proper conduct and use of the Group's information assets, including technology, equipment, information, software services and communication services.
<p>Information Classification & Handling Sub-Policy</p>	<ul style="list-style-type: none"> This Policy establishes the control expectations for ownership, classification and handling of information to protect against unauthorised access and disclosure.
<p>Technology Security Standards</p>	<ul style="list-style-type: none"> This Standard defines the baseline security requirements for all-applicable systems and technologies including up-to-date encryption methods that align with recognised industry standards and must be consistently applied across the Bank.
<p>Personal Data Protection Policy</p>	<ul style="list-style-type: none"> This Policy institutionalises seven OCBC Data Protection Principles, which govern OCBC's collection, use and disclosure of personal data. The OCBC Data Protection Principles [which include the General Principle, Notice and Choice Principle, Disclosure Principle, Security Principle, Retention Principle, Data Integrity Principle and Access Principle] are aligned with the requirements of our local data protection laws. Designed to be jurisdiction-neutral, these principles establish a consistent baseline to facilitate trusted cross-border data transfers and implement technical and organisational measures to protect personal data in our care.
<p>Privacy Policy</p>	<ul style="list-style-type: none"> Our Privacy Policy is publicly available, and it provides clear and transparent notice to individuals regarding the ways in which we collect, use and disclose their personal data. The Policy explicitly states that we do not provide personal data to third parties except when it is legally acceptable or when we have consent to do so. It provides a framework for the responsible collection, use, disclosure and retention of personal data, while ensuring that individuals are notified of their rights to access, correct and withdraw consent to the processing of their personal data.

Cybersecurity and Data Protection

Programmes and Initiatives

Our Strong Data Protection Culture

We continue to embed a strong data protection culture across the organisation through our data protection training programme. All new hires are required to complete mandatory online training on the OCBC Data Protection Principles during onboarding, and existing employees undergo regular refresher courses to reinforce best practices. In addition, the Data Protection Office (DPO) conducts workshops for business units to address evolving regulatory requirements and emerging risks, ensuring our teams remain informed and prepared.

Enhancing Employees' Cyber Vigilance and Competency

OCBC Malaysia continues to deliver a comprehensive and adaptive information and cyber risk training programme across the bank, designed to cater to varying levels of employee expertise. Our initiatives include mandatory information and cyber risk awareness training, a series of regular Digital Risk Seminars featuring the latest industry insights, specialised internal cyber risk management training and a structured technical training pathway for cyber certification.

The Cyber Smart Programme remains central to our efforts, actively promoting and assessing employees' knowledge, skills and behaviours in managing information security and digital risks. This programme plays a key role in cultivating a resilient cyber culture throughout the organisation. To strengthen our defence, we conduct quarterly social engineering phishing tests, including broad-based exercises for all employees and targeted spear phishing tailored to specific roles. Using generative artificial intelligence (Gen AI), we create diverse, realistic scenarios that mirror current threats, with spear phishing customised to individuals' interests and responsibilities for greater training effectiveness.

Through these ongoing enhancements, the Bank is committed to empowering our workforce with the vigilance and expertise necessary to effectively manage evolving cyber risks and to safeguard our digital environment.

Handling of Personal Data Incidents

To uphold regulatory compliance and strengthen trust, the Bank's data protection framework sets out clear protocols for managing incidents involving personal data. These protocols ensure timely handling of personal data incidents while meeting regulatory requirements, such as data breach notifications to data protection regulators. Under this framework, all employees are required to report any actual or suspected personal data incidents that result, or may result, in unauthorised access, collection, use, disclosure, copying, modification or disposal of personal data. Our DPO then steps in to assess whether the incident is notifiable to regulators and, where applicable, the affected individuals.

Maintaining Data Protection

The Bank's data protection framework empowers individuals to exercise their personal data protection rights, such as making access and correction requests, and withdrawing their consent. Our Personal Data Protection Policy defines personal and sensitive personal data and requires that the Bank adheres to the seven OCBC Data Protection Principles.

To strengthen resilience, the framework requires business units to conduct rigorous due diligence on service providers, who are contractually obligated to uphold OCBC's data protection standards. The DPO actively monitors regulatory developments and updates the OCBC Personal Data Protection Policy whenever necessary. We ensure that any updates to data protection policies are communicated promptly to all OCBC Malaysia business units and our customers.

Cybersecurity and Data Protection

Promoting resilience through Career Mobility Initiatives

In August 2025, OCBC Malaysia hosted its Risk Career Day themed “Unlock Your Potential Within,” aimed at enhancing career mobility and increasing role visibility. This initiative provided valuable insights into the Information Security and Digital Risk Management department (ISDRM) and its functions, fostering close cross-functional collaboration. By supporting talent development and retention within the Risk Division, the Bank reinforces its commitment to building cyber awareness and resilience as integral components of its sustainability strategy.

Cultivating Cyber Awareness for Sustainable Security through VYBE -beyond classroom learning

OCBC Malaysia’s commitment to building a diverse and future-ready cybersecurity work extends beyond recruitment. It includes cultivating robust cybersecurity awareness and continuously enhancing skills and knowledge across the Bank’s first and second lines of defence. A key pillar of Cyber Smart Programme is the launch of Cyber Smart Champion VYBE (pronounced “VIBE”) programme.

VYBE Cyber Smart Programme was co-created in close collaboration with key stakeholders from Information Security Risk Management and Human Resources Learning and Transformation ensuring strong alignment with organisational goals and sustainable workforce development. Our senior leader from ISDRM (as VYBE Guide) actively participated by sharing his expertise and engaging with VYBE Explorers fostering a vibrant and enduring community of cybersecurity practitioners.

More than just a training programme, VYBE Cyber Smart Champion serves as a strategic enabler that strengthens the Bank’s internal cyber defence capabilities, protects stakeholders’ data and assets, and sustains trust in a rapidly evolving digital landscape.

Going Forward

As digital banking accelerates and cyber threats grow in complexity, OCBC Malaysia remains resolute in fortifying its cybersecurity defences and data protection capabilities to safeguard customer data and uphold trust. We continue to strengthen our capabilities to anticipate industry shifts and regulatory developments, maintaining our position as a trusted and resilient banking partner in a dynamic digital environment.

Our Forthcoming Targets



Maintain 100% completion of mandatory employee online training and assessment course on Cyber and Information Risk in 2026



Maintain cyber resiliency through conducting annual disaster recovery tests for critical systems in 2026

Fair Treatment of Financial Consumers (FTFC)

Transacting with trust

Why This Is Material to Us

OCBC Malaysia's continued success depends on our ability to understand and meet our customers' needs while building trust and confidence over the long term. This requires us to conduct our business in a transparent, consistent and ethical manner, ensuring that customers' interests are appropriately considered throughout their interactions with the Bank.

Our Management Approach

Over the years, we have built and sustained the trust of our customers by upholding high standards of integrity and responsible conduct. This approach is guided by our LIFRR core values, which shape how we engage with customers and conduct our business.

In line with these values, we are committed to dealing with our customers responsibly by:

- Providing clear, relevant and timely information to support informed decision-making.
- Recommending products and solutions that are aligned with customers' financial objectives and risk profiles.
- Ensuring our sales employees are appropriately trained and certified to provide suitable advice and recommendations.
- Managing customer feedback and complaints through structured processes to ensure issues are addressed in an effective and timely manner.

We continuously refine our practices to ensure fairness and integrity. The Board and senior management set the tone for a culture that delivers Fair Treatment of Financial Consumer outcomes, through the Board Nominating and Remuneration Committee (Board NRC) alongside Culture & Conduct Management Committee (CCMC), by overseeing implementation of FTFC metrics and alignment with regulatory policies and guidelines. All employees receive training on FTFC once every 2 years, covering the seven core principles.

Our Policies

FTFC Framework	<ul style="list-style-type: none"> • Establishes the strategy, policy, processes and practices that enable a consistent approach to achieving the FTFC Outcomes under BNM's FTFC guidelines and the Conduct for Capital Market Intermediaries (CCMI) principles under SC's CCMI guidelines in OCBC Malaysia.
Product Suitability Policy and Guidelines	<ul style="list-style-type: none"> • Establishes the policy and guidelines governing OCBC Malaysia's product suitability procedures for approving new investment products that are suitable for our target customers.

Fair Treatment of Financial Consumers (FTFC)

Programmes and Initiatives

Fair Treatment Framework

Our FTFC framework provides the foundation for embedding FTFC principles within OCBC Malaysia. It establishes the strategy, policies, and processes and practices that guide a consistent approach towards delivering the FTFC outcomes across the Bank.

Through this framework, we:

- Provide oversight of strategic initiatives and performance monitoring to support responsible customer outcomes, including conducting periodic reviews of the Bank's FTFC performance.
- Monitor and assess the Bank's FTFC performance through established governance processes to support ongoing alignment with FTFC outcomes.

Malaysia Product Suitability Committee

Our Product Suitability Policy and Guidelines, overseen by the Malaysia Product Suitability Committee, together with the High Net Worth Individual (HNWI) Product Approval Framework overseen by the HNWI Product Approval Committee, govern the approval of new investment products.

These frameworks support product suitability by:

- Providing governance and oversight over the approval of new investment products.
- Assessing the inherent risks of products based on the Product Suitability Risk Rating Methodology and the HNWI Product Risk Rating Policy.
- Evaluating the risk profiles of target customer segments prior to product approval.
- Ensuring that only products assessed to be appropriate are recommended to customers.

Going Forward

Our culture remains focused on building long-term and enduring relationships with our customers, in line with our Brand Promise and Core Values. By continuing to embed customer-centric principles into our business practices, we aim to reinforce confidence that customers are engaging with a bank where responsible conduct and appropriate customer outcomes are integral to how we operate.

Our Forthcoming Targets



Maintain 100% completion of mandatory employee training on FTFC in 2026



Maintain zero significant cases of mis-selling from a regulatory breach perspective in 2026

Financial Crime Prevention

Safeguarding the financial system

Why This Is Material to Us

Financial crimes pose a significant risk to banking services, potentially resulting in financial losses for our customers, organisation and the wider economy. If not effectively managed, these risks can lead to serious legal and reputational consequences, undermining the integrity of the financial system and diminishing stakeholder confidence. In response, we are committed to maintaining vigilance and resilience against financial crime threats. We are continuously enhancing our protective measures to ensure that the interests of our stakeholders are safeguarded, and to maintain the trust and confidence they place in us.

Our Management Approach

We recognise our responsibility to protect the integrity of the financial system and have established extensive measures for preventing financial crime throughout the Bank. Our comprehensive approach integrates robust risk management, streamlined processes and advanced technology to prevent and tackle financial crimes, supported by the skills of our dedicated team of professionals. Moreover, we continuously enhance our Fraud Management System, enabling us to respond swiftly to incidents and effectively counter threats in real time.

To maintain vigilance, we are committed to continually improving our framework, policies, processes and controls for preventing money laundering, terrorist financing, sanctions and proliferation financing. These ongoing enhancements are designed to address emerging financial crime threats while ensuring compliance with regulatory requirements and industry best practices. Additionally, we provide mandatory training to improve employees' awareness and skills across the Bank, and we collaborate closely with law enforcement, financial institutions, and the broader community to jointly combat financial crimes. To mitigate financial crime risks holistically, we routinely update our customer database for consistency, completeness and proper record-keeping.

We have also continued to be part of contributing bank at industry level via the Compliance Officer Networking Group (CONG) and the Association of Banks in Malaysia to discuss mitigating measures of emerging trends, to ensure the bank is in the forefront of combating financial crime in the industry. We also actively collaborate with law enforcement agencies, other financial institutions and the wider community to jointly combat financial crimes.

Our Policies

Our approach to managing and preventing financial crimes is grounded on key policies regarding anti-money laundering (AML), sanctions and fraud. These policies reflect our dedication to protecting the Bank and its stakeholders, while providing clear guidance on how to respond appropriately to incidents. To maintain their relevance and effectiveness, these policies are regularly reviewed and updated as necessary by the AML/CFT and Reputational Risk Committee (ARRC).

In addition, we have established policies and practices to reinforce our approach to preventing financial crime that promote strong ethical governance.

AML/CFT Policy	These policies establish the key controls and risk management procedures that are required to effectively manage money laundering and terrorist financing (ML/TF), Sanctions and Proliferation Financing risks within the Bank, as well as comply with the applicable laws and regulations.
Anti-Fraud Policy	This Policy establishes the key components and requirements to manage fraud risk in the Bank.
Fraud Incident Response Procedure	This Procedure supports the Anti-Fraud Policy and is established with the objective of enabling a coordinated and effective integrated response to fraud incidents in the Bank.
Whistleblowing Programme	The Whistleblowing Programme Sub-policy outlines the key operational processes for whistleblowing reporting, investigation and reporting of remedial action and communicating with as well as protecting the whistleblowers.
Anti-Criminal Facilitation of Tax Evasion Policy	The purpose of this policy is to set out the Bank's stance in observing and upholding our position on anti-facilitation of tax evasion.

Financial Crime Prevention

Programmes and Initiatives

Anti-Money Laundering (AML) Measures

We are committed to safeguarding the integrity of the financial system on a wider scale by actively contributing to industry-wide initiatives such as the Industry Fraud Portal and the National Scam Response Centre.

Apart from our collaborative efforts, the Bank consistently emphasises the importance of risk awareness among our employees. This is evident through the mandatory AML and CFT training that all our employees must complete (an annual refresher is required). Through this focus, we have been able to effectively detect early signs of money laundering, terrorist financing and sanctions risks. By swiftly identifying these risks, we are empowered to take prompt and proactive actions to mitigate potential threats.

OCBC Malaysia has established comprehensive internal measures to detect, deter, and prevent ML/TF and sanctions risks. This includes involving senior management in decisions related to high-risk business relationships. We monitor customer relationships for potential risks and perform enhanced due diligence for those with higher-risk profiles. Our initiatives are supported by advanced risk assessment methodologies and robust surveillance capabilities that utilise Artificial Intelligence (AI) and data analytics to dynamically track and identify emerging trends in financial crime. Additionally, the Bank also remains committed to identifying and effectively managing funds derived from suspicious activities.

Moreover, our commitment to integrity is embedded in our Code of Conduct, emphasising that all our business activities are conducted in an honest and ethical manner. The Bank adopts a zero-tolerance approach to bribery, corruption, and fraud. This unwavering commitment further strengthens our ability to maintain a secure and resilient banking environment.

Anti-Fraud Measures

In today's dynamic financial landscape, OCBC Malaysia is proactively strengthening its defences to protect customers from a variety of sophisticated scams, including Investment, Government Official Impersonation, e-Commerce, Job and Potential Malware Scams. Through unwavering commitment and continuous innovation, we have made significant strides in enhancing our fraud countermeasures and detection capabilities, safeguarding our customers from financial losses while meeting stringent regulatory standards.

Key to our comprehensive fraud prevention strategy has been the migration from SMS OTP to the more secure OneToken OTP and introduce push authentication to further enhance security. Additional safeguards have been implemented across Contact Centres and Branches, including stringent verification of OneToken activation, mandatory cooling periods for OneToken activation and other online requests, kill switches, anti-malware protections, money lock and dedicated fraud hotlines and response team.

As part of our commitment to safeguarding our customers, we remain focused on customer education, vigilance, and proactive measures as our main defence against scams. In 2025, we enhanced our efforts to inform customers about different scam types and protective strategies through coordinated #JanganKenaScam industry scam awareness campaigns. By leveraging multiple channels—including social media, direct emails, and SMS—we successfully increased customer awareness about scams.

Performance Highlight



RM1.31 million prevented from falling into the hands of fraudsters through our anti-fraud programme.

Financial Crime Prevention

BNM MyFintech Week 2025

Four team members from Anti-Fraud (AF) were among OCBC Malaysia's representatives in the 3rd instalment of the BNM MyFintech Week 2025 from 4 to 7 August 2025 which was co-organised by BNM, the Securities Commission Malaysia, Asian Institute of Chartered Bankers (AICB), Fintech Association of Malaysia, and Malaysia Digital Economy Corporation. This platform brought together leaders, decision-makers, and innovators to explore the next frontier of finance and technology.

OCBC Malaysia, as a Gold Sponsor of the conference, was designated a booth where, among other presentations, AF showcased AF's multi-pronged approach to fraud prevention, including staff training, early mule account detection, branch-level safeguards, and real-time monitoring through the FMS. These initiatives were positioned as critical enablers for building trust and protecting customers, emphasising that combating scams requires both technology and strong partnerships.

A key focus was the introduction of AF's machine learning-enhanced FMS, which combines machine learning with traditional rule-based systems to detect evolving scam patterns more accurately. The model leverages over 50 risk indicators and prioritises high-risk channels like online banking and DuitNow. Post-deployment results demonstrated significant impact: 126% more scam amounts detected, 30% additional fraudulent transactions identified, and a 42% reduction in false alerts. These outcomes underscore how advanced analytics, coupled with industry and law enforcement collaboration, strengthen the Bank's defences and safeguard our customers against increasingly sophisticated fraud tactics.



OCBC Malaysia's interactive booth at BNM MyFintech Week 2025, showcasing innovative solutions and engaging with industry leaders.

Strengthening Partnership to Combat Scams and Safeguard our Customers

In 2025, AF partnered with business partner from Al-Amin Islamic Product & Business Development to participate in an awareness event aimed at combating scams and fraud. This initiative focused on existing business customers and their employees, providing practical guidance on identifying, preventing, and reporting fraudulent activities.

Through this collaboration, we delivered comprehensive sessions that highlighted common scam tactics, emerging fraud trends, and best practices for safeguarding financial transactions. By actively engaging with business customers and their workforce, we fostered a strong culture of vigilance and shared responsibility, empowering participants to take proactive steps in protecting themselves and their organisations.

This initiative also reinforced our commitment to working closely with business partners to build a safer and more resilient financial ecosystem. It aligns with our Social Responsibility Pillar, ensuring that customers and communities are equipped to navigate risks in an increasingly digital economy. By promoting financial literacy and fraud prevention, we contribute to inclusive growth, strengthen trust, and support long-term sustainability.



The Anti-Fraud Team conducted an insightful fraud awareness session, empowering business customers with key strategies to effectively prevent and combat fraud.

Financial Crime Prevention

Compliance Day

In an enthusiastic display of unity and purpose, Guardian of Governance: Compliance in Action, brought together over 400 colleagues from across OCBC Malaysia to celebrate the pivotal role of compliance in driving our organisation's integrity, growth and customer trust.

Held in Menara OCBC's newly refurbished Level 3, the Compliance Day conference held on 26 September 2025 was the first one jointly organised by Compliance, Wholesale Banking and Consumer Financial Services.

The conference underscored the growing importance of compliance and Anti-Fraud as strategic enablers for trust and long-term success. Opening remarks by CEO Tan Chor Sen highlighted how the Compliance Division has expanded its scope and strengthened cross-functional collaboration to protect both customers and the brand. Their message was clear: compliance is not just a regulatory requirement but a foundation for building trust and resilience against financial crime.

This commitment was reinforced through engaging sessions with officers from the Malaysian Anti-Corruption Commission (MACC) and the Royal Malaysian Police (PDRM), who shared real-world insights into evolving scam tactics and money-laundering schemes. These discussions emphasised the need for vigilance and proactive partnerships to combat fraud. The event celebrated Anti-Fraud's National Scam Response Unit (NSRU) for their dedication to early detection, recovery, and safeguarding customers. Together, these efforts reflect a united front against scams and a shared mission to protect trust.



OCBC Malaysia's Head of Anti-Fraud Surveillance, Mr Muhammad Ridhwan Khoo (far right), along with the NSRU team members, were honoured at the Compliance Day for their commitment to early detection, recovery, and protecting customers.

Going Forward

Financial crime prevention is expected to evolve dramatically in the coming years, driven by rapid technological advancements and the increasingly sophisticated methods employed by criminals to exploit emerging vulnerabilities. With the growing reach of digital platforms and increasing complexity of financial systems, threats are also changing, requiring proactive measures that can adapt to this rapidly shifting environment.

To effectively tackle these challenges now and in the future, financial crime prevention must adopt a multifaceted strategy that is dynamic, adaptive and proactive, while fostering enhanced collaboration among financial institutions, regulatory bodies and law enforcement agencies. The Bank is committed to improving its risk detection capabilities to identify bad actors at scale and to swiftly implement risk mitigation measures for effective financial crime prevention.

This forward-looking approach will help ensure that our preventive measures stay ahead of emerging threats, thereby protecting customers and the broader financial ecosystem.

Our Forthcoming Targets



Maintain 100% completion of mandatory employee training on AML/CFT, Sanctions and Anti-Fraud in 2026



Maintain no material non-compliance of applicable ML/TF/ Sanctions laws and regulations in 2026

Governance and Culture

Leading with integrity

Why This Is Material to Us

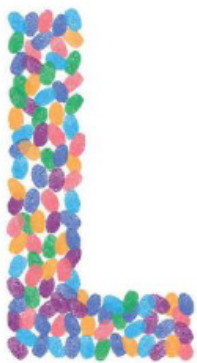
We recognise that effective leadership is crucial in shaping our governance and culture, fostering transparency, accountability and responsible business practices. Furthermore, considering our role in safeguarding our customers' and society's wealth, we are fully cognisant of the need to uphold robust controls and oversight over our business operations. Our governance framework enables us to promote ethical behaviour and decision-making, strengthening stakeholder trust and a culture of integrity and responsibility within the group.

Our Management Approach

We uphold high standards of corporate governance, underpinned by a robust governance framework and clear policies that guide conduct across the organisation. Oversight of ethical standards and behaviour is provided through the Board Ethics and Conduct Committee, which plays a key role in promoting and reinforcing our LIFRR core values as the foundation for employees' conduct.

A strong internal control culture is essential to effective governance and requires consistent reinforcement at all levels of management through clear expectations and actions. This culture is further strengthened through the collective responsibility and active participation of employees, who play an important role in upholding these standards in their day-to-day activities.

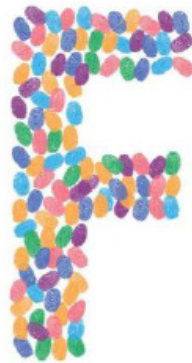
VALUES THAT DEFINE US



Lasting Value



Integrity



Forward-looking



Respect



Responsibility

The word – LIFRR – pronounced as 'Lifer', embodies our set of Corporate Core Values. LIFRR stands for Lasting Value, Integrity, Forward-looking, Respect and Responsibility.

Consistent with our Values, OCBC Malaysia adopts a zero-tolerance approach towards bribery and corruption. Any form of improper payment or gratification involving employees or third parties is prohibited, whether undertaken directly or indirectly. We comply with applicable anti-bribery and corruption laws and regulatory requirements.

This commitment is implemented through the OCBC Group Policy on Anti-Bribery and Corruption, supported by established internal controls, ongoing monitoring and regular training to reinforce awareness and compliance. During the reporting year, there were no confirmed incidents of corruption reported.

OCBC Malaysia also participates in a periodic bribery and corruption risk assessment conducted across the Bank to identify potential vulnerabilities and assess the effectiveness of existing controls. The most recent assessment, completed in 2024, covered all operations and did not identify any significant corruption-related risks.

Governance and Culture

Our Policies

OCBC Malaysia's corporate governance practices adhere fully to the regulations, codes, and guidelines established in Malaysia. To uphold a strong culture of ethical conduct, the Bank applied its Code of Conduct alongside relevant policies and frameworks established at the Group across all business units. These policies and frameworks reflect applicable regulatory requirements, industry best practices, and corporate governance standards, setting out clear expectations on responsible behaviour and decision-making. They serve as a foundational framework guiding employees in the discharge of their duties and are reviewed regularly to ensure continued alignment with revolving regulatory expectations.

Code of Conduct	<ul style="list-style-type: none"> Establishes a set of guiding principles outlining various issues such as anti-bribery and corruption, information confidentiality, conflicts of interest, insider trading, anti-slavery and human trafficking, whistleblowing, work ethics and behaviours, working hours, anti-workplace discrimination, harassment, bullying and inappropriate conduct.
Anti-Bribery and Corruption Policy - Malaysia	<ul style="list-style-type: none"> Sets out the Anti-Bribery and Corruption (ABC) compliance programme and key principles to mitigate bribery and corruption risks. These measures include: <ul style="list-style-type: none"> Written policies and procedures; Risk identification and assessment; Due diligence Training and communication; and Reporting channel. When engaging with external parties: <ul style="list-style-type: none"> Implement ABC Risk Assessment to ensure all external parties are properly assessed and screened when seeking to enter into, or renew, a business relationship/engagement with the external party. Communicate OCBC Malaysia's ABC compliance programme to external parties and obtain declaration from external parties to certify its acknowledgment and compliance with the applicable ABC laws and the Bank's ABC policies and procedures. Incorporate specific ABC provisions into the Bank's standard contract or agreement when formalising the business relationship/engagement with the external parties. Ongoing monitoring to be conducted throughout the external party's business relationship with the Bank. Ensures offering of any benefits including gift and entertainment that could influence or be perceived to influence public officials to act in a way that differs from the proper duties or obligations are strictly prohibited. Ensures provision of meals to public officials must obtain approval which details must be recorded in a register. Ensures all employees undergo mandatory and periodic ABC training.
Gift and Entertainment Disclosure Policy	<ul style="list-style-type: none"> Provides a detailed framework on how employees should handle the giving and receiving of gifts and entertainment. Sustains ethical and open interactions with clients, suppliers and other significant stakeholders. Sets specific restrictions on both the monetary value and frequency of gifts and entertainment, with a focus on circumventing any conflicts of interest or perceived improper conduct. Provides crucial directions regarding the reporting and approval process for any gifts or entertainment that is either offered or received.
Data Management and Governance Framework (DMGF)	<ul style="list-style-type: none"> Provides a comprehensive approach towards managing data within the Group to ensure that information, as an enterprise asset, is readily available to support effective decision making and actions, and to meet regulatory compliance requirements.
Model Risk Management Framework (MRMF)	<ul style="list-style-type: none"> Establishes a framework for the effective management of model risks within the Group by setting out key guiding principles, control standards, governance and oversight structure to identify, manage and control model-related risks.
Responsible Model Use Policy	<ul style="list-style-type: none"> The Policy, as part of the MRMF, sets the minimum requirements for the responsible use of models within the Group, including managing risks of unintended discrimination that could result in unfair outcomes for individuals or groups affected by decisions facilitated by the models.

Governance and Culture

Programmes and Initiatives

OCBC Malaysia maintains a robust internal control system designed to safeguard shareholders' interests and protect the Bank's assets. These controls help reduce the likelihood of unexpected losses and minimise the risk of fraud.

Building a Strong and Positive Risk Culture

We have implemented initiatives to cultivate a sound risk culture that supports responsible business conduct. These programmes reinforce our accountability standards and align with regulatory expectations by embedding measurable indicators to assess risk behaviours and evaluate the effectiveness of our policies in fostering prudent risk-taking across the organisation.

Material Risk Takers (MRT) Programme

The Material Risk Taker programme is designed to identify employees whose responsibilities and decisions significantly influence the Bank's long-term performance and have a material impact on its risk profile. The programme promotes prudent risk behaviour within this group, by including measures such as deferring the payment of their variable performance bonuses. Additionally, employees with substantial variable performance bonuses will also have a portion of their bonuses allocated as deferred shares.

Fostering a Culture of Integrity

We strengthened transparency and accountability by publishing the OCBC MY Anti-Bribery and Corruption Policy Summary on our corporate website. This public disclosure reinforces our zero-tolerance stance towards bribery and corruption, provides clear guidance to employees and third parties, and aligns our practices with globally recognised anti-corruption standards.

Integrity expectations are reinforced through governance oversight and leadership accountability. The Board of Directors and Management Committee undergo periodic training on Anti-Bribery and Corruption programme. This ensures that senior leadership remains actively engaged in setting the tone at the top and overseeing the consistent application of ethical standards across the Group.

Governance and Culture

Sustainability Week 2025

For the second consecutive year, OCBC Malaysia organised the Sustainability Week 2025 as part of its ongoing efforts to strengthen sustainability governance and foster a sustainability-oriented culture across the organisation. The programme provided a platform to reinforce the Bank's sustainability priorities and expectations, while building awareness of how environmental and social considerations are relevant to business decisions and individual behaviours.

Through a series of talks, dialogues and interactive engagements, employees were exposed to key sustainability themes including climate action and transition, responsible consumption and waste management, biodiversity and nature protection, and sustainable lifestyle choices. These sessions helped translate sustainability concepts into practical perspectives, supporting a shared understanding of the Bank's sustainability agenda and encouraging responsible conduct aligned with organisational values.



Employees attending a sustainability session by Pelindung during OCBC Malaysia's Sustainability Week, supporting awareness and learning on biodiversity conservation.



Employees participating in a hands-on composting session by Urban Hijau during OCBC Malaysia's Sustainability Week, learning practical composting techniques using commonly available materials to reduce waste.

Going Forward

Strong governance and a positive organisational culture remain central to how we safeguard trust and deliver long-term value. We continue to strengthen our foundation through enhanced oversight and initiatives that deepen risk awareness and accountability across the Bank. Looking ahead, we will continue sharpening our control environment, embedding stronger risk-culture indicators, and further equipping employees to uphold the highest standards of integrity and conduct.

Our Forthcoming Targets



Maintain 100% completion of mandatory employee training on fraud awareness, whistleblowing, anti-bribery, and anti-corruption in 2026.

GRI Standards Content Index

Statement of use : OCBC Malaysia has reported the information cited in this GRI Standards Content Index in accordance with the GRI Standards for the period from 1 January 2025 to 31 December 2025.

GRI 1 Used : GRI 1 : Foundation 2021

Applicable GRI Sector Standard[s] : Not applicable

General Disclosure			
GRI Standard	Disclosure	Reference and Remarks	
GRI 2: General Disclosures 2021	The organisation and its reporting practices		
	2-1	Organisational details	OCBC's Corporate Profile – OCBC Group Annual Report 2025 – Inside Back Cover For more information, please visit our website for Group Business
	2-2	Entities included in the organisation's sustainability reporting	About this Report – page 2
	2-3	Reporting period, frequency and contact point	This Sustainability Report is published on 28 April 2026, covering the reporting period of 1 January 2025 to 31 December 2025, aligned with OCBC Malaysia's financial reporting on an annual basis. We welcome your feedback and suggestions at corpcomms@ocbc.com
	2-4	Restatements of information	No material restatements of information were noted.
	2-5	External assurance	This Report has not undergone external assurance for this reporting period. However, the OCBC Group conducted external assurance for selected indicators on a consolidated basis that are material to our operations. The assurance statement can be found in the OCBC Group Sustainability Report 2025.
	Active Workers		
	2-6	Activities, value chain and other business relationships	OCBC Malaysia engages external service providers in IT, advertising and event management, outsourcing, HR recruitment, legal and real estate/facilities.
	2-7	Employees	Workplace Diversity – page 54
	2-8	Workers who are not employees	We are working towards disclosing more granular details of the information on other workers who are not employees of our organisation.
	Governance		
	2-9	Governance structure and composition	Our Sustainability Governance Structure – page 11-12 Workplace Diversity – page 54 We are working towards disclosing more granular details of the information on the composition of our governance body.
	2-10	Nomination and selection of the highest governance body	OCBC Bank Malaysia Berhad Reports and Financial Statements FY 2025 – pages 8-12 For additional information, please refer to OCBC Group Annual Report 2025 - Corporate Governance – pages 50-69.
	2-11	Chair of the highest governance body	For more information, please visit our website for Our Leadership .
2-12	Role of the highest governance body in overseeing the management of impacts	Our Sustainability Governance Structure – pages 11-12 OCBC Group's Materiality Assessment Process – page 16 OCBC Bank Malaysia Berhad Reports and Financial Statements FY 2025 – page 9 OCBC Group Annual Report 2025 - Corporate Governance – pages 50-69	
2-13	Delegation of responsibility for managing impacts	Our Sustainability Governance Structure – pages 11-12 Please refer to OCBC Group Annual Report 2025 - Corporate Governance – pages 50-69	
2-14	Role of the highest governance body in sustainability reporting	Our Sustainability Governance Structure – pages 11-12 OCBC Group's Materiality Assessment Process – page 16	

GRI Standards Content Index

GRI Standard	Disclosure	Reference and Remarks
	2-15 Conflicts of interest	OCBC Group Annual Report 2025 – Corporate Governance – pages 50-51, 67
	2-16 Communication of critical concerns	OCBC Group Annual Report 2025 – Corporate Governance pages 63-67
	2-17 Collective knowledge of the highest governance body	Our Sustainability Governance Structure – pages 11-12 OCBC Group Annual Report 2025 – Corporate Governance – pages 55-57
	2-18 Evaluation of the performance of the highest governance body	OCBC Group Annual Report 2025 – Corporate Governance – page 57
	2-19 Remuneration policies	OCBC Group Annual Report 2025 – Corporate Governance – pages 52, 57-62, 110-113
	2-20 Process to determine remuneration	OCBC Group Annual Report 2025 – Corporate Governance – pages 52, 57-62, 110-113
	2-21 Annual total compensation ratio	We do not disclose this metric due to confidentiality considerations.
Strategy, policies and practices		
	2-22 Statement on sustainable development strategy	Board Statement – pages 4-6
	2-23 Policy commitments	Responsible Financing – page 35 Workplace Diversity – page 52 Cybersecurity and Data Protection – page 64 Fair Treatment of Financial Consumers – page 67 Financial Crime Prevention – page 69 Governance and Culture – page 74
	2-24 Embedding policy commitments	Responsible Financing – pages 35-37 Workplace Diversity – pages 52-57 Cybersecurity and Data Protection – pages 63-66 Fair Treatment of Financial Consumers – pages 67-68 Financial Crime Prevention – pages 69-72 Governance and Culture – pages 73-76
	2-25 Processes to remediate negative impacts	OCBC Malaysia’s Stakeholder Engagement – page 15
	2-26 Mechanisms for seeking advice and raising concerns	Financial Crime Prevention – page 69 Governance and Culture – page 73 OCBC Whistleblowing Programme
	2-27 Compliance with law and regulations	Governance and Culture – page 73 There was no material instance of non-compliance with laws and regulations during the year.
	2-28 Membership associations	Our key memberships include: <ul style="list-style-type: none"> • The Association of Banks in Malaysia (ABM) • Member of UN Global Compact Malaysia and Brunei (UNGC MYB)
Stakeholder Engagement		
	2-29 Approach to stakeholder engagement	OCBC Malaysia’s Stakeholder Engagement – page 15
	2-30 Collective bargaining agreements	People Development – page 49 In West Malaysia: <ul style="list-style-type: none"> • The Association of Bank Officers, Peninsular Malaysia (ABOM) • National Union of Bank Employees, States of Malaya (NUBE) In East Malaysia: <ul style="list-style-type: none"> • The Sabah Banking Employees’ Union • Sarawak Bank Employees’ Union

GRI Standards Content Index

Material Topics			
GRI Standards	Disclosure		Reference and Remarks
GRI 3 Material Topics 2021	3-1	Process to determine material topics	OCBC Malaysia's Stakeholder Engagement – page 15 OCBC Group's Materiality Assessment Process – page 16
	3-2	List of material topics	OCBC Group's Approach – page 14 OCBC Group's Materiality Assessment Process – page 16
Climate Action			
GRI 3 Material Topics 2021	3-3	Management of material topics	Climate Action – pages 20-34
GRI 302: Energy 2016	302-1	Energy consumption within the organisation	Climate Action: Managing our Environmental Footprint – page 32
	302-3	Energy intensity	Climate Action: Managing our Environmental Footprint – page 32
GRI 303: Water and Effluents 2018	303-1	Interactions with water as a shared resource	This disclosure is less relevant for OCBC given the nature of our operations. However, we will continue to report as appropriate.
	303-2	Management of water discharged-related impacts	
	303-3	Water withdrawal	Climate Action: Managing our Environmental Footprint – page 32
	303-5	Total water consumption	Climate Action: Managing our Environmental Footprint – page 32
GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG emissions	Climate Action: Managing our Environmental Footprint – page 32
	305-2	Energy indirect (Scope 2) GHG emissions	Climate Action: Managing our Environmental Footprint – page 32
	305-3	Other indirect (Scope 3) GHG emissions	Climate Action: Managing our Environmental Footprint – page 32
	305-4	GHG emissions intensity	Climate Action: Managing our Environmental Footprint – page 32
Non-GRI	Non-GRI	Water consumption intensity	Climate Action: Managing our Environmental Footprint – page 32
Responsible Financing			
GRI 3: Material Topics 2021	3-3	Management of Material Topics	Responsible Financing – pages 35-37
GRI G4 Sector Disclosure - Financial Services	Former FS1	Policies with specific environmental and social components applied to business lines	Responsible Financing – pages 35-37
	Former FS2	Procedures for assessing and screening environmental and social risks in business lines	Responsible Financing – pages 35-37
	Former FS4	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines	Responsible Financing – page 37
Sustainable Financial Solutions			
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainable Financial Solutions – pages 38-42
People Development			
GRI 3: Material Topics 2021	3-3	Management of material topics	People Development – pages 44-51
GRI 401: Employment 2016	401-3	Parental leave	People Development – page 50

GRI Standards Content Index

GRI Standards	Disclosure	Reference and Remarks
GRI 403: Occupational Health and Safety 2018	403-1	Occupational health and safety management system People Development – pages 49-51 We are working towards disclosing more granular details of the health and safety related information within the organisation.
	403-2	Hazard identification, risk assessment, and incident investigation We will continue to monitor the relevance of these disclosures as we review our material topics for future reporting.
	403-3	Occupational health services People Development – pages 49-51 We are working towards disclosing more granular details of the health and safety related information within the organisation.
	403-4	Worker participation, consultation, and communication on occupational health and safety People Development – pages 49-51 We are working towards disclosing more granular details of the health and safety related information within the organisation.
	403-5	Worker training on occupational health and safety People Development – pages 49-51 We are working towards disclosing more granular details of the health and safety related information within the organisation.
	403-6	Promotion of worker health People Development – pages 49-51 We are working towards disclosing more granular details of the health and safety related information within the organisation.
	403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships People Development – pages 49-51 We are working towards disclosing more granular details of the health and safety related information within the organisation.
	403-8	Workers covered by an occupational health and safety management system People Development – pages 49-51 We are working towards disclosing more granular details of the health and safety related information within the organisation.
	403-9	Work-related injuries People Development – page 49
	403-10	Work-related ill health People Development – page 49
GRI 404: Training and Education 2016	404-1	Average hours of training per year per employee People Development – page 46
	404-2	Programmes for upgrading employee skills and transition assistance programmes Climate Action – page 22 Responsible Financing – page 37 People Development – pages 46-49
Workplace Diversity		
GRI 3: Material Topics 2021	3-3	Management of material topics Workplace Diversity – pages 52-57
GRI 401: Employment 2016	401-1	New employee hires and employee turnover Workplace Diversity – pages 52-57
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees Workplace Diversity – pages 52-57
Community Development		
GRI 3: Material Topics 2021	3-3	Management of material topics Community Development – pages 58-61
GRI 204: Procurement Practices 2016	204-1	Proportion of spending on local suppliers Climate Action: Managing our Environmental Footprint – page 34

GRI Standards Content Index

GRI Standards	Disclosure		Reference and Remarks
GRI G4 Sector Disclosure	FS14	Initiatives to improve access to financial services for disadvantaged people	Community Development – pages 58-61
Financial Services	Former FS16	Initiatives to enhance financial literacy by type of beneficiary	Community Development – pages 58-61
Non-GRI	Non-GRI	Number of beneficiaries supported	Community Development – page 58
	Non-GRI	Number of volunteering hours	Community Development – page 58
Cybersecurity and Data Protection			
GRI 3: Material Topics 2021	3-3	Management of material topics	Cybersecurity and Data Protection – pages 63-66
GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Cybersecurity and Data Protection – pages 63-66 There was no material information security incident that resulted in fines or sanctions imposed on the Bank during the reporting period.
Fair Treatment of Financial Consumers			
GRI 3: Material Topics 2021	3-3	Management of material topics	Fair Treatment of Financial Consumers – pages 67-68
GRI G4 Sector Disclosure – Financial Services	Former FS15	Policies for the design and sale of financial products and services	Responsible Financing – pages 35-37 Fair Treatment of Financial Consumers – pages 67-68
Financial Crime Prevention			
GRI 3: Material Topics 2021	3-3	Management of material topics	Financial Crime Prevention – pages 69-72
Governance and Culture			
GRI 3: Material Topics 2021	3-3	Management of material topics	Governance and Culture – pages 73-76
GRI 205: Anti-Corruption 2016	205-2	Communication and training about anti-corruption policies and procedures	Financial Crime Prevention – pages 69-72 Governance and Culture – pages 73-76
	205-3	Confirmed incidents of corruption and actions taken	Governance and Culture – page 73

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Disclosure Focus Area		Reference and Remarks
Governance		
G1	Board oversight of sustainability and climate-related matters	Our Sustainability Governance Structure – pages 11-12
G2	Sustainability governance structure including climate-related matters at the Management level	Our Sustainability Governance Structure – pages 11-12
G3	Sustainability and climate-related board credentials	OCBC Bank (Malaysia) Berhad Reports and Financial Statements FY 2025 – Profile of The Board Of Directors – pages 6-8 Our Sustainability Governance Structure – page 12
G4	Sustainability and climate-related training	Our Sustainability Governance Structure – page 12
G5	Sustainability and climate-related discussions in board meetings	Our Sustainability Governance Structure – page 12
G6	Sustainability/climate-linked remuneration	Our Sustainability Governance Structure – page 12
G7	Separate committee on sustainability and climate-related matters	Sustainability Governance Structure – pages 11-12 Overall oversight is provided by the OCBC Group Board Sustainability Council (BSC) and at the local level by the OCBC Malaysia Board and Board Risk Management Committee. For more information, please refer to OCBC Group Sustainability Report 2025 - Our Sustainability Governance Structure – page 11
Strategy		
S1	Identification of climate-related risks and opportunities	Accelerating the Transition to a Net-Zero Future – page 19 Climate Action: Managing Our Climate-related Risks – pages 24-25 Climate Action: Managing Our Operational Footprint – pages 31-34 Responsible Financing – pages 35-37 Sustainable Financial Solutions – pages 38-42
S2	Impact of climate-related risks and opportunities	Climate Action: Managing Our Climate-related Risks – pages 25-26
S3	Strategy and risk appetite on climate change related risks and sustainability measures	Climate Action: OCBC Group's Net Zero Progress – page 21 Climate Action: Managing Our Climate-related Risks – page 26 Responsible Financing – page 36
S4	Scenario analysis as an opportunity to improve strategic resilience and explore climate vulnerabilities	Climate Action: Managing Our Climate-related Risks – pages 27-28 OCBC Malaysia leverages these internal climate scenario analysis models at the Group level to analyse the impacts on our credit portfolio using the reference scenarios developed by the Network for Greening the Financial System (NGFS) for Central Banks and Supervisors. The results continued to indicate that sectors that are carbon intensive and hard-to-abate would be most impacted under the Orderly and Disorderly Transition scenarios.

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Disclosure Focus Area		Reference and Remarks
Risk Management		
R1	Process for identifying and assessing climate-related risks	Board Statement – page 4 Our Sustainability Governance Structure – page 12 Climate Action: Managing Our Climate-related Risks – pages 24-28 Responsible Financing – page 37
R2	Process for managing climate-related risks	Our Sustainability Governance Structure – pages 12 Climate Action: Managing Our Climate-related Risks – pages 26-28
R3	Process for integrating R1 and R2 into overall risk management	Climate Action: Managing Our Climate-related Risks – pages 25, 29 Responsible Financing – page 36
R4	Process for identifying and assessing climate-related risks	Climate Action: Managing Our Climate-related Risks – pages 24-25
R5	Process for managing climate-related risks	Climate Action: Managing Our Climate-related Risks – pages 24-25
R6	Process for Integrating (i) Process for Identifying and Assessing Climate-related Risks and (ii) Process for Managing Climate-related Risks; into Overall Risk Management.	Climate Action: Managing Our Climate-related Risks – pages 24-30 Responsible Financing – pages 35-37 Sustainable Financial Solutions – pages 38-42
Metrics & Targets		
M1	Key climate-related metrics: a. GHG Emissions b. Transition Risks c. Physical Risks d. Climate-Related Opportunities e. Client Engagement f. Capital Deployment g. Remuneration	Climate Action: Managing Our Operational Footprint – page 32 Climate Action: Managing Our Climate-related Risks – pages 25-29 Climate Action: Managing Our Climate-related Risks – pages 25-29 Sustainable Financial Solutions – pages 38-42 Climate Action: Managing Our Climate-related Risks – pages 25-29 Sustainable Financial Solutions – pages 38-42 Climate Action: Managing Our Climate-related Risks – pages 25-29 Climate Action: Managing Our Environmental Footprint – page 31 Sustainable Financial Solutions – pages 38-42 Our Sustainability Governance Structure – page 12
M2	Key climate-related targets	2025 Sustainability Highlights – page 7 Target and Performance Dashboard – page 8 Sustainable Financing Solutions – pages 38-42 Read more in our net-zero publication: Partnering Clients towards a Net Zero ASEAN and Greater China

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Disclosure Focus Area	Reference and Remarks
<p>M3</p>	<p>Key climate-related metrics.</p> <p>Climate Action: Managing Our Operational Footprint – page 32</p> <p>Climate Action: Managing Our Climate-related Risks – pages 25-29</p> <p>Climate Action: Managing Our Climate-related Risks – pages 25-29</p> <p>Sustainable Financial Solutions – pages 38-42</p> <p>Climate Action: Managing Our Climate-related Risks – pages 25-29</p> <p>Sustainable Financial Solutions – pages 38-42</p> <p>Climate Action: Managing Our Climate-related Risks – pages 25-29</p> <p>Climate Action: Managing Our Environmental Footprint – page 31</p> <p>Sustainable Financial Solutions – pages 38-42</p> <p>We have enhanced granularity of disclosed climate-related metrics and will continue enhancement in future disclosures.</p>

Glossary

Acronyms	Definition
ABS	Association of Banks in Singapore
AHU	Air Handling Unit
ASEAN	Association of Southeast Asian Nations
BNM	Bank Negara Malaysia
CCPT	Climate Change and Principle-based Taxonomy
CO ₂ e	Carbon dioxide equivalent
CRMSA	Climate Risk Management and Scenario Analysis
CRST	Climate Risk Stress Test
CRREM	Carbon Risk Real Estate Monitor
CSA	Cyber Security Agency
CSR	Corporate Social Responsibility
ESG	Environmental, Social, and Governance
EV	Electric vehicle
FMSB	Financial Markets Standards Board
GHG	Greenhouse Gas
IATA	International Air Transport Association
IEA	International Energy Agency
IFRS	International Financial Reporting Standards
IPCC	Intergovernmental Panel on Climate Change
ISSB	International Sustainability Standards Board
JC3	Joint Committee on Climate Change
kgCO ₂ /MWh	kilograms of CO ₂ produced per megawatt-hour of energy produced
LEED	Leadership in Energy and Environmental Design
MAS	Monetary Authority of Singapore
MGTC	Malaysian Green Technology and Climate Change Corporation
MPP – TM	Mission Possible Partnership's Tech Moratorium
MSPO	Malaysian Sustainable Palm Oil
NEA	National Environmental Agency
NGFS	Network for Greening the Financial System
NZBA	Net-Zero Banking Alliance
NZE	Net Zero Emissions by 2050
PP	Poseidon Principles
PPA	Power Purchase Agreement
PV	Photovoltaic
RECs	Renewable Energy Certificates
RSPO	Roundtable on Sustainable Palm Oil
SME	Small and Medium Enterprise
SRI	Sustainable and Responsible Investment
TCFD	Taskforce on Climate-related Financial Disclosures
UN SDGs	United Nations Sustainable Development Goals
UNGC	United Nations Global Compact



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