

BPAM SUSTAINABILITY REPORT 2025

31 DECEMBER 2025



TABLE OF CONTENTS

3	INTRODUCTION
4	MATERIAL MATTERS
6	GOVERNANCE
9	SOCIAL
11	ENVIRONMENTAL

INTRODUCTION

We are pleased to present Bond Pricing Agency Malaysia's (BPAM) Sustainability Report for the year 2025. Building on our inaugural report, this publication highlights our ongoing sustainability initiatives and progress during the year. BPAM remains committed to strengthening responsible business practices and creating long-term value for our stakeholders.

Reporting Period, Reporting Framework, Scope and Frequency

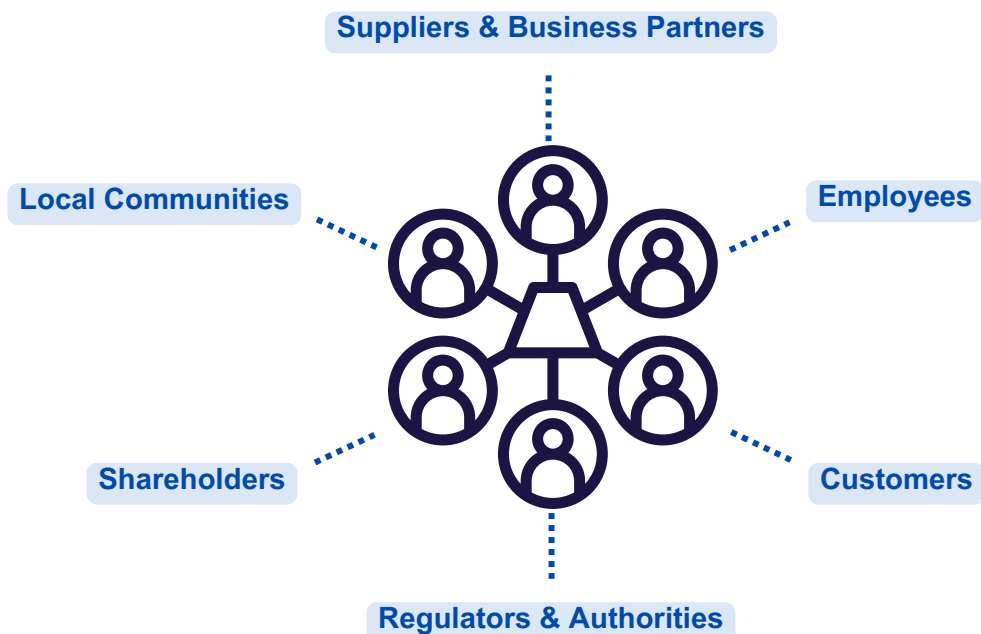
This annual report covers BPAM's business operations within Malaysia from 1 January 2025 to 31 December 2025, unless otherwise stated.

Addressing key issues identified through a materiality assessment, this report reflects our efforts to integrate sustainability into our core operations and decision-making processes.

The report has been prepared in accordance with the Simplified ESG Disclosure Guide Version 2 (SEDG Version 2) for SMEs in Supply Chains, which is developed by Capital Markets Malaysia (CMM), an affiliate of the Securities Commission Malaysia (SC).

BPAM Stakeholders

The views and input of stakeholders are invaluable in helping us identify key areas where we can make the most significant impact. Our internal and external stakeholders are listed below:



OUR MATERIAL MATTERS

Through our materiality assessment, we have identified 11 key Environmental, Social, and Governance (ESG) issues crucial to our business and stakeholders.

Material Topic	Definition	Stakeholders
Data Privacy and Cybersecurity	Data privacy and cybersecurity refers to BPAM's commitment in protecting privacy and security of digital information and BPAM's proactive management of cybersecurity risks to ensure trust, confidentiality, and resilience.	<ul style="list-style-type: none"> • Customers • Regulators & Authorities
Governance Structure	Governance structure refers to the framework and processes by which BPAM's leadership ensures ethical and responsible business practices. It includes the composition and function of the board.	<ul style="list-style-type: none"> • All
Policy Commitments	Policy commitments represent guidelines, rules and procedures that govern the behaviour and decision-making of BPAM's stakeholders, to ensure that BPAM operates in an ethical and responsible manner, and that it upholds its legal and regulatory obligations.	<ul style="list-style-type: none"> • All
Risk Management and Reporting	Risk management and reporting involve the identification, assessment, and prioritisation of risks, followed by coordinated efforts to mitigate those risks.	<ul style="list-style-type: none"> • All
Anti-Corruption	Anti-corruption refers to the policies and procedures put in place by BPAM to prevent, detect, and respond to corrupt practices. It involves ensuring transparency, promoting integrity, and adhering to legal standards to combat corruption at all levels.	<ul style="list-style-type: none"> • All
Community Engagement	Community engagement at BPAM involves building relationships and fostering positive interactions within its operating communities. This includes investments in local market development, social and environmental initiatives, internship programs that enhance skill development, employability, and workforce diversity, as well as educational events that promote financial literacy and economic empowerment. Together, these efforts align with sustainability and social responsibility objectives, benefiting both the community and BPAM.	<ul style="list-style-type: none"> • Customers • Local Communities

Material Topic	Definition	Stakeholders
<p>Diversity, Equity & Inclusion (“DEI”)</p>	<p>Diversity, equity, and inclusion refer to the intentional actions taken by BPAM to create a workplace where differences are valued, opportunities are provided equitably.</p>	<ul style="list-style-type: none"> • Employees • Local Communities
<p>Employee Management</p>	<p>Employee management encompasses the strategies and processes used to attract, develop, and retain a productive workforce. This includes recruitment, training, performance management, compensation, benefits, and fostering a positive work culture that aligns with BPAM’s goals.</p>	<ul style="list-style-type: none"> • Employees
<p>Occupational Health and Safety</p>	<p>Occupational health and safety involve the policies and procedures designed to protect employees from workplace hazards and ensure a safe working environment.</p>	<ul style="list-style-type: none"> • Employees
<p>GHG Emissions</p>	<p>Emissions refer to the release of pollutants, particularly greenhouse gases, into the atmosphere as a result of BPAM’s activities. Managing emissions involves identifying sources of pollution, measuring emissions, and implementing strategies to reduce them in line with environmental regulations and sustainability goals.</p>	<ul style="list-style-type: none"> • Regulators & Authorities • Shareholders • Local Communities • Suppliers & Business Partners
<p>Energy Consumption</p>	<p>Energy, in the context of corporate responsibility, refers to the consumption and management of energy resources within BPAM. It includes strategies to use energy efficiently, transition to renewable energy sources, and reduce energy-related environmental impacts.</p>	<ul style="list-style-type: none"> • Regulators & Authorities • Shareholders • Local Communities • Suppliers & Business Partners

GOVERNANCE

In this section:

Customer Privacy

Governance Structure

Risk Management and Reporting

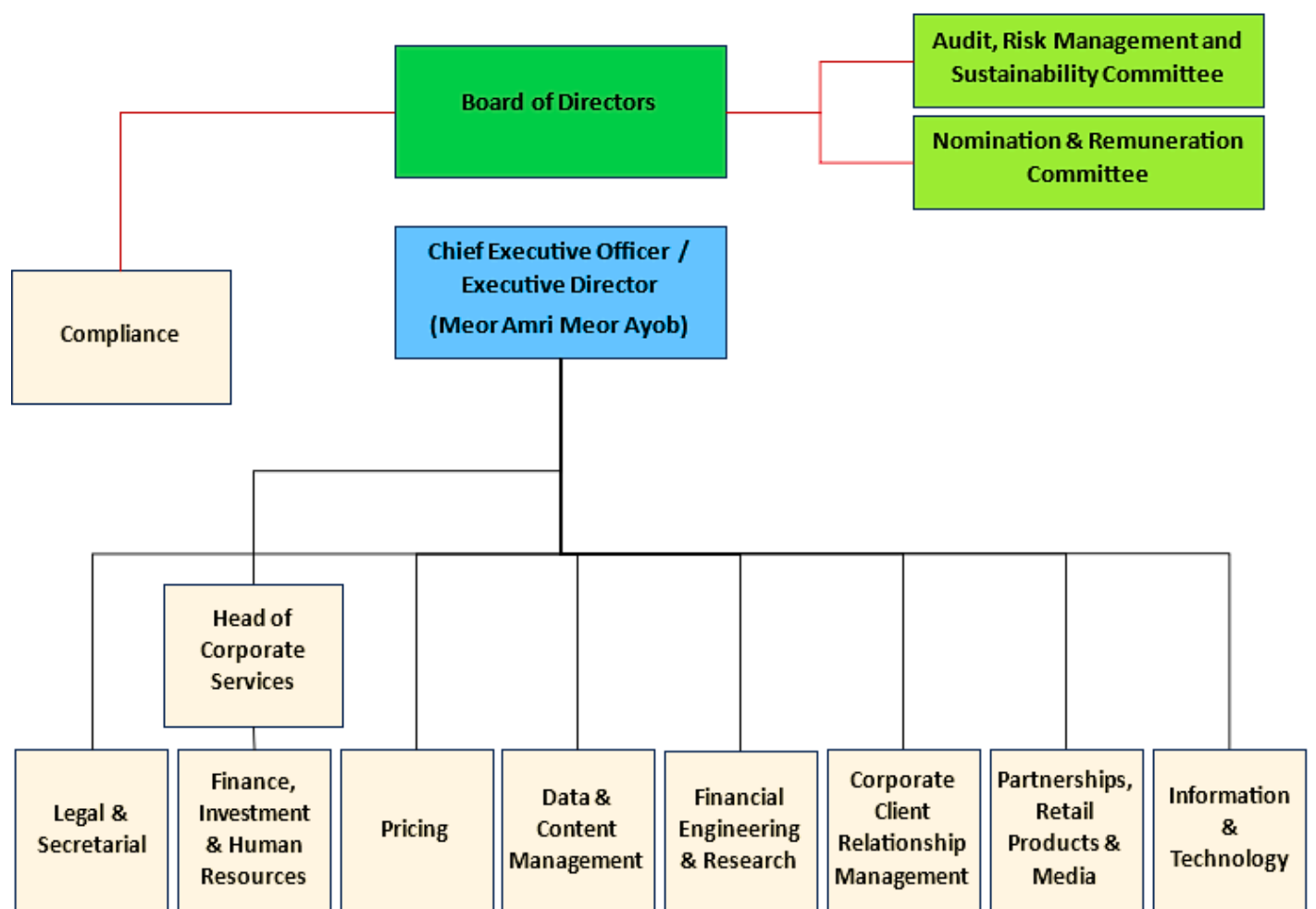
Policy Commitments

Anti-Corruption

2025 Performance Data Table - Governance

Indicator	Measurement Unit	2024	2025
Customer Privacy			
Number of customer data privacy complaints	Number	Nil	Nil
Number of cybersecurity incidences	Number	Nil	Nil
Governance Structure			
Number of directors	Number	6	5
Company governance structure	Structure	Refer chart below	

BPAM Organisation Chart



2025 Performance Data Table - Governance

Indicator	Measurement Unit	2024	2025
Risk Management and Reporting			
Year of last submitted audited financial report	Date	31 Dec 2024	31 Dec 2025
List of company's operations and activities risks	As per BPAM's Internal Enterprise-Wide Risk Management Report		
Policy Commitments			
List of company policies	List	Refer list below	Refer list below
BPAM Policies:			
1. Anti-Bribery and Anti-Corruption Policy			
2. Gifts, Entertainment Hospitality and Travel Policy			
3. Whistleblowing Policy			
4. Procurement Policy			
5. Investment Policy			
6. Workplace Safety and Health Policy			
7. Code of Business Conduct Policy			
8. IT General SOP			
<ul style="list-style-type: none"> • Password Policy • Email Communication Policy • Internet Usage Policy • Clear Desk Policy 			
9. Laptop Policy			
10. Code of Conduct for Business Partners			
11. Bring Your Own Device (BYOD) Policy - re-categorised from IT General SOP in 2025			
12. Usage of AI Policy - newly added in 2025			
Anti-Corruption			
Number of confirmed incidents of corruption, if any	Number	Nil	Nil
Nature of confirmed incidents of corruption, if any	Description	Nil	Nil
Number of employees trained on anti-bribery and anti-corruption	Number	38	39
Percentage of employees trained on anti-bribery and anti-corruption	Percentage	100	100

SOCIAL

In this section:

Community Engagement

Diversity, Equity & Inclusion (“DEI”)

Employee Management

Occupational Health and Safety

2025 Performance Data Table - Social

Indicator	Measurement Unit	2024	2025
Community Engagement			
Total value of community investment and donations (including internship programme)	MYR	41,987	22,455
Number of educational events	Number	8	8
Diversity, Equity & Inclusion (“DEI”)			
Percentage of employees by gender			
• Male	Percent	34.2	33.3
• Female	Percent	65.8	66.7
Percentage of employees by age			
• Below 30	Percent	31.6	30.8
• 30 - 50	Percent	63.1	61.5
• Above 50	Percent	5.3	7.7
Percentage of directors by gender			
• Male	Percent	83.3	80.0
• Female	Percent	16.7	20.0
Percentage of directors by age			
• 50 and Below	Percent	0	0
• Above 50	Percent	100	100
Employee Management			
Average hours of training per employee ** For the annual KPI period from 1st Sep 2024 to 31st Aug 2025	Hours	32.7**	38.4**
Turnover rate	Percent	2.6	2.6
Percentage of employees meeting or above applicable minimum wage laws	Percent	100	100
Occupational Health and Safety			
Number of fatalities	Number	Nil	Nil
Number of injuries	Number	Nil	Nil
Average absenteeism due to sick leave per employee	Percent	0.9	1.1

ENVIRONMENTAL

In this section:

GHG Emissions

Energy Consumption



2025 Performance Data Table - Environmental

Indicator	Measurement Unit	2024	2025
GHG Emissions			
Total Scope 1 GHG emissions	tCO ₂ e	Not applicable	Not applicable
Total Scope 2 GHG emissions	tCO ₂ e	66.2	63.9
Total Scope 1 and 2 GHG emissions per unit of revenue	tCO ₂ e/MYR Million	3.4	3.1
Energy Consumption			
Renewable fuel sources	Kilowatt-hour	0.0	0.0
Non-renewable fuel sources	Kilowatt-hour	85,486.0	86,296.0
• <i>Electricity</i>	Kilowatt-hour	42,992.0	50,186.0
• <i>Cooling</i>	Kilowatt-hour	42,494.0	36,110.0

DISCLAIMER

This report was developed based on existing information and may contain forward-looking statements. Forward-looking statements include, but are not limited to, statements and information regarding BPAM's sustainability goals, emissions reduction targets and other climate change and sustainability related matters (including actions, potential impacts and risks associated therewith) and are based on existing expectations and assumptions of management. Forward-looking statements are not historical facts, nor does it guarantee any future performance or outcomes.

Information in this report is intended solely for the purpose of providing general information on BPAM's environmental, social and governance disclosure and is not intended for trading or any other purposes.

Information provided in this report are provided on an "as is" basis, BPAM provides no warranties or representations of any kind, either express or implied, including, but not limited to, warranties of title or implied warranties of fitness for a particular purpose, accuracy, correctness, non-infringement, timeliness, completeness, or that the information is always up-to-date. Unless otherwise stated, the information and data in this content has not been audited or assured. Some of the information and data in this content may have been obtained from public or other third-party sources and has not been independently verified.

None of the information in this report constitutes a solicitation, offer, opinion, or recommendation by BPAM to provide legal, tax, accounting, environmental, social and governance matters, or investment advice or services regarding any security or investment.



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