

CORPORATE SOCIAL RESPONSIBILITY

We believe that communities where people are connected, supported and have access to resources and opportunities, are core to building a strong economic and social fabric. Towards helping build healthy and resilient communities in ASEAN, we focus on issues that are most important and meaningful to them. Our objective is to ensure that no one is left behind. We prioritise beneficiaries who are at-risk and most vulnerable to climate change and social injustices, especially among communities from the lowest 40% of income earners (B40). We also encourage and facilitate our employees and stakeholders to volunteer for community causes and be agents of change.



Education

We support improving equitable access to quality education, enabling a successful transition of youth into the workforce, and improving financial literacy.



Health and community well-being

We support programmes that increase access to sporting facilities, disease prevention solutions, and affordable essential healthcare. We also support disaster relief efforts.



Economic empowerment

We support programmes that enhance employability and access to decent work, job creation and income generation.



Climate and environment

We support innovative and small-scale climate change mitigation and adaptation projects, with a strong focus on awareness-building and community involvement.

MATERIAL TOPICS



Corporate Citizenship and Volunteerism

2021 ACHIEVEMENTS

Revamped our **REGIONAL CORPORATE SOCIAL RESPONSIBILITY STRATEGY**

RM28.7 MILLION disbursed for community initiatives

Established **RM10 MILLION** Komuniti Kita COVID-19 Relief Fund

Won **5 OUT OF 6** FINCO volunteerism awards

67,278 HOURS contributed by employee volunteers

RM6.8 MILLION disbursed for COVID-19 relief

CIMB FOUNDATION

CIMB Foundation was established in November 2007 with a seed funding of RM100 million to implement CIMB's corporate social responsibility and philanthropic initiatives in Malaysia. Its mission and strategic intent is to advance our stakeholders and society, through the creation of long-term positive impacts by championing community-related socio-economic and environmental issues. It reaches out to communities to promote health, provide emergency relief, facilitate access to quality education and financial literacy, and to facilitate sustainable income generation through entrepreneurship programmes and supports climate action and environmental initiatives. The Board of Trustees ensures that funds are properly administered and disbursed according to the Foundation's vision, objectives and areas of focus. The CEO of CIMB Foundation leads a multifunctional team to provide the organisational support for the daily management of CSR-related matters. In 2021, CIMB Foundation had committed to support 70 CSR projects totaling RM19.8 million and impacting about 70,000 people. Since inception, CIMB Foundation has disbursed about RM165 million through nearly 1,300 projects that have benefitted almost 1 million people in the communities served by CIMB, making CIMB Foundation one of ASEAN's leading CSR champions.





CORPORATE SOCIAL RESPONSIBILITY

CIMB Group has an established framework for implementing CSR programmes across the Group. Its regional markets align their strategy to the Group, but have the flexibility to focus on issues that are of local importance. This year, CIMB began moving towards long-term programmes that bring sustainable community benefits under its four pillars: Health and Community Well-Being, Education, Economic Empowerment and Climate & Environment. These pillars are in alignment with 3 out of 17 United Nation's Sustainable Development Goals (SDGs), a universal call to action to end poverty, protect the planet and to ensure that all people enjoy peace and prosperity by 2030.



EDUCATION

We believe that education provides a pathway to a successful future. We focus on improving equitable access to quality education. This essentially means investing in programmes that provide financial, network and resource support to make education accessible to communities, irrespective of their socio-economic background. With our focus on financial literacy, we work to enable successful transition of youth into the workforce and society.

PROVIDING SCHOLARSHIPS TO PROPEL HIGH-POTENTIAL STUDENTS

The CIMB ASEAN Scholarship aims to provide high potential youths with opportunities to pursue higher education, and to then develop their careers with CIMB. Since 2016, we awarded scholarships to 92 scholars, 27 of whom have started their careers with CIMB. In 2021, we awarded new scholarships to 13 youths from across the ASEAN region, targeting students from lower income backgrounds.

Since 2006, the CIMB Niaga Scholarship Programme has supported Indonesian scholars by funding their undergraduate education and providing additional support such as laptop subsidies, personal development and coaching, as well as an opportunity to work at CIMB Niaga after graduation. The CIMB Niaga Scholarship has been awarded to over 1,125 recipients to date including 50 students from 16 different universities in 2021.

ENABLING CAREER ASPIRATIONS OF STUDENTS FROM LOWER INCOME FAMILIES

The pilot Aspirasi Kerjaya programme provides students from lower income families in Malaysia the opportunity to explore various career options. Over 100 upper secondary school children were inspired by professionals from various industries, who helped them to gain an understanding of the job scope and required skill-sets for various professions. Following the 18-week course, 48 students were selected to partner with CIMB staff members to be part of a 3-week online internship.

In Thailand, we supported career-building projects in two rural schools. Students were given an opportunity to manage an organic plantation and poultry farm. The produce was then used to provide school meals for over 310 students.



CORPORATE SOCIAL RESPONSIBILITY

SUPPORTING DIGITAL EDUCATION PLATFORMS TO EMPOWER STUDENTS AND PARENTS

Our partnership with Teach For Malaysia (TFM) Education Recovery Programme aims to address the issues of inequality and resilience in education, with the pandemic further widening the education gap due to unequal access to digital resources.

Many students in Malaysia struggled with online learning due to school closures, often with insufficient online content that was accessible from home. We saw the need for relevant and engaging digital content, to ensure continued education with minimal disruption.

The partnership developed suitable free online curricula for Primary 1 to Form 5 students, who accessed the online learning and revision through YTL Foundation's Learn From Home website and the FrogPlay mobile app. Over 500 lessons were developed in 2021, with an additional 2,500 lessons to be developed and maintained until 2023. Parents are engaged and trained to support their children with learning resources.

The programme will also fund recruitment and training of 60 TFM Fellows over three years. Over the course of their two-year fellowship, TFM fellows will teach more than 9,000 students from B40 communities, helping to improve student and community outcomes.

BRIDGING THE DIGITAL DIVIDE TO MAKE EDUCATION INCLUSIVE

Under CERDIK, a CSR programme by government-linked companies and spearheaded by Yayasan Hasanah, CIMB Bank contributed 1,757 new laptops paired with internet dongles to help disadvantaged students across 10 schools over five states to bridge the digital learning gap.

We also funded digital inclusion projects in two rural schools in Thailand, to equip students with skills to navigate the digital age. In Singapore, over 475 laptops were donated to Engineering Good, a non-profit organisation that empowers inclusivity for disadvantaged and vulnerable communities, such as persons with disabilities and low-income families, through sustainable engineering and technology solutions.

CHAMPIONING FINANCIAL LITERACY

We support financial literacy programmes that empower youths in the region. These programmes inculcate financial management as a life skill, and promote an understanding of how financial services can enable this.

Be\$MART

Be\$MART is CIMB Foundation's flagship financial literacy education programme targeted at B40 students from public universities and colleges across Malaysia. Since its inception in 2017, it has benefitted over 20,000 students. This year, 1,458 students attended the Be\$mart programme via four half-day interactive online sessions. The programme maintained a high level of very positive outcomes, with an average improvement in financial literacy awareness of 138% from the programme.

Additionally, we initiated the Be\$mart Alumni platform as a post-programme continuous learning and impact assessment for Be\$mart programme graduates. Students are engaged through articles on sound financial habits and investments tips for young adults, one-to-one interviews with financial experts and education on financial tools available in the market to help achieve their financial goals.



TOUR DE BANK

Tour De Bank (TDB) in Indonesia aims to foster financial intelligence and a culture of saving money at a young age through exposure to the banking industry. Launched in 2015, over 11,436 students from 232 schools in 34 cities have participated in the TDB programme, with 3,178 students from 66 schools participating in virtually-run programmes in 2021.

FINANCIAL INDUSTRY COLLECTIVE OUTREACH (FINCO)

The Financial Industry Collective Outreach supports the provision of educational tools and guidance outreach to underprivileged children and youth in Malaysia to achieve their financial goals. Supported by Bank Negara Malaysia, the mission of FINCO is aligned with the 2019 National Strategy for Financial Literacy, which aims to improve financial literacy to support a vision of shared prosperity.

AYO MENABUNG DAN BERBAGI

Since 2011, the Ayo Menabung dan Berbagi Programme (Let's Save and Share) aims to increase financial literacy and financial inclusion of Indonesian students from primary up to high school and vocational high school. Over the last decade, the programme has reached 57,939 students spanning 455 schools. In 2021, 7,250 students from 85 schools across 22 cities attended the AMDB programme.

ASSOCIATION OF BANKS CAMBODIA

In collaboration with the Association of Banks Cambodia, CIMB Bank Cambodia promoted financial literacy through its social media. We leveraged on local Facebook influencers to share knowledge regarding financial literacy, on topics such as the importance of savings, how to save, budgeting and tracking, and building an investment portfolio.

HEALTH AND COMMUNITY WELL-BEING

We believe that health and well-being are the cornerstones of resilient communities. Our focus is on increasing access to affordable essential healthcare, medicines, medical supplies, and devices; health promotion and communication; and sporting facilities for all. We also provide timely humanitarian aid and disaster relief, as well as other support for targeted communities.

20/20 PERFECT VISION PROGRAMME

CIMB Foundation partnered with Spectruck Sdn Bhd to provide free eye screening and refractive correction solutions, and raising awareness on proper eye care to school children from low income families. The programme targets to reach 30,000 students in Pahang, Selangor, Perak, Negeri Sembilan and Pulau Pinang by the end of 2022. A total of 10,234 students were screened and 3,066 students received free eye glasses in 2021 under the programme.

**PROSTATE CANCER AWARENESS**

Prostate cancer is highly curable if detected in the early stages. Yet, many are unaware of how to check for prostate cancer, and do not discover the disease until much later. To raise awareness of this, we partnered with the University of Malaya on the Campaign against Prostate Cancer. The programme also provides continuing education to medical practitioners, and supported the Blue Cap x CIMB Virtual Run held in November 2021.

SPORTS FOR LIFE**CIMB Junior Squash Development Programme**

Since 2006, the CIMB Junior Squash Development Programme has been instrumental in developing young squash talent, and has since produced world-class athletes such as Sivasangari Subramaniam and Ng Eain Yow. This programme has provided a platform to more than 6,000 junior squash players including national and state level players, ensuring accessibility of this sport to the community.

In 2021, 356 players participated in the 16th CIMB Foundation National Junior Championship organised by Squash Racquets Association of Malaysia, where trophies were awarded to 10 winners in various age and gender categories.

CORPORATE SOCIAL RESPONSIBILITY

DISASTER RELIEF

In 2021, severe natural disasters causing tremendous disruptions and community displacements occurred across ASEAN. We partnered with relief agencies and delivered direct aid to help affected communities.



Malaysia

In December 2021, one of the worst floods in history occurred in several states, with thousands of households impacted.



Communities

CIMB committed RM2 million towards providing on-ground community assistance and recovery support to deliver aid to flood victims via partner non-governmental organisations. We were also part of the collective flood relief efforts under the GLC/GLIC Disaster Response Network (GDRN).



Customers

CIMB Bank Bhd and CIMB Islamic Bank Bhd initiated the Flood Relief Assistance Plan, in which affected individual and SME customers were provided with six-month payment relief on financing. Additional financial aid was offered, late charges and fees related to business continuity were waived, and claims processing with insurance partners were expedited.



Employees

433 CIMBians and their families fell victim to the floods. Aid was coordinated by a central response team, aided by 373 CIMB volunteers who helped in post-flood cleaning efforts, and a matching platform for #teamCIMB to help with household goods such as washing machines and bedding. In addition, a total of RM1 million cash assistance was distributed and an interest free financing package was offered to help affected employees rebuild their homes.



Indonesia

The earthquake in West Sulawesi, floods in South Kalimantan, extreme flooding in East Nusa Tenggara, and the catastrophic eruption of Mount Semeru in East Java were amongst the multiple natural disasters in Indonesia in 2021, and which caused massive population displacements, as well as injuries and fatalities. CIMB Niaga partnered with various organisations to distribute emergency relief packages to the affected communities, impacting about 3,100 beneficiaries. The packages comprised ready to eat foods, basic and food essentials, medicines, hygiene kits, clothing, blankets, baby milk and diapers, tarpaulin, bedding and shelter kits, as well as medical assistance, totaling Rp170 million.



Philippines

In December 2021, a powerful tropical cyclone struck central Philippines. Typhoon Odette killed over 400 people and devastated communities in its path, affecting about 16 million people, displacing nearly 3 million, and damaging 1.9 million homes. CIMB Bank Philippines launched a donation campaign for employees and customers, and donated PHP100,000. Funds raised were channeled towards providing food, water, medicine and hygiene packs for those affected via the relief organisation, Rise Against Hunger Philippines.



COVID-19 COMMUNITY RELIEF

Communities across the region continued to be severely affected by the economic and social impacts of COVID-19. Movement restrictions resulted in loss of jobs and income, prompting many to seek relief and aid.

Malaysia

We launched the RM10 million Komuniti Kita COVID-19 Relief Fund of which RM9.5 million was funded collectively by CIMB Foundation and CIMB Group, while we raised an additional RM0.5 million via an employee donation drive. The funds were partly used to provide immediate and much needed support to the national healthcare system and to support communities in need across Malaysia, especially for food aid via civil society groups.

This RM10 million allocation is in addition to the Group's other COVID-19 relief initiatives in 2021. The key beneficiaries of the latter included Program Perumahan Rakyat communities, the Mah Meri community, families with single mothers, and other affected B40 and underprivileged groups. During the year, we also supported the National COVID-19 Immunisation Programme by contributing five top loading vaccine refrigerators to Jabatan Kesihatan Negeri Kelantan for multiple immunisation centres across the state, especially to improve access by rural communities.



RM6.79 MILLION

with the remaining funds to be disbursed in 2022

Food Aid

Food baskets for families with young children and elderly

RM2.0 MILLION

Medical

Medical equipment and supplies to hospitals

RM2.33 MILLION

General Aid

Cash vouchers, shelter, food aid, etc

RM2.46 MILLION



Thailand

Together with Sampantawong District, we created "Octo Pan Sook" or Pantry of Sharing. Employees and customers were invited to donate items and foods to relieve the hardship of people affected by the COVID-19 pandemic in the Yaowarat area.

Furthermore, the Bank worked with Bang Phee Noi Sub-District Municipality and Samut Prakan Province, to develop a Community Isolation Center to accommodate 200 COVID-19 patients.



Vietnam

Over VND275 million was donated to local hospitals towards purchase of medical equipment, and personal protective equipment needed to serve local communities.



Cambodia

CIMB Cambodia provided financial assistance and in-kind support to severely-affected groups, such as elderly rickshaw drivers in Phnom Penh.



Indonesia

CIMB Niaga supported the Indonesian government's COVID-19 vaccination programme. Up to December 2021, CIMB Niaga had facilitated vaccinations for over 57,000 employees and their family members, as well as the public, in several cities across Indonesia.





CORPORATE SOCIAL RESPONSIBILITY



ECONOMIC EMPOWERMENT

We believe in building resilient communities through inclusive and sustainable economic development, and decent work for all. We support programmes that enhance employability and income generation, as well promote access to decent work and job creation within vulnerable communities. We are also committed to supporting local start-ups, small businesses and social enterprises through financial inclusion and financial literacy.

ENTREPRENEURSHIP PROGRAMME FOR NGOS

We collaborated with Me.reka Studios to empower local NGOs through entrepreneurship training programmes, mentorship and also small grants to implement the changes. Having completed the educational phase of the programme, five NGOs progressed into the mentorship programme, which supports them to transition from an NGO to a social enterprise model, allowing for greater community-based impact while also achieving financial sustainability.

DISABILITY TRAINING

CIMB Niaga aims to provide skills and additional training for the disabled, in the form of practical skills and knowledge. Since 2020, over 328 individuals have been trained in collaboration with several foundations. In 2021, CIMB Niaga collaborated with ThisAble Enterprise and trained 20 disabled individuals to be baristas, with six trainees who were able to transition to full time employment in retail, F&B and hospitality industries.

COMMUNITY LINK PROGRAMME

The #JadiNyata Community Link Programme is CIMB Niaga's platform to encourage the community to be a part of the solution. This year's winners receive Rp50 million in funding assistance, business guidance from experts and mentorship for a year to realise their social ideas.

In 2021, more than 600 participants across the country submitted ideas on how they would improve the lives of their local communities on social, economic or environmental aspects. After a rigorous selection and judging process, three winners were chosen.



Machmud Fajri Saputro: Pineapple Fibre to Products

Sungai Malaya Village in West Kalimantan is situated in one of the largest pineapple producing areas in Indonesia. However, majority of the pineapple farmers earn below minimum wage due to the low selling price of pineapple. The project aims to help farmers to turn pineapple fibre into biodegradable products, such as spoons, forks, and straws. This reduces the use of plastic and creates an additional source of income for farmers.

Seriany Tonglo: Sangbuaran

Sangbuaran is a social enterprise working to empower women farmers and youth through processing of local food products. Based in Kandua Village in South Sulawesi, the programme provides training to farmers to process and market locally produced gluten-free products to meet an increasing demand in the market.



Putu Eka Gunadi: Trigona Bee Keeping

Taman Sari village in West Lombok was badly impacted by the COVID-19 pandemic due to the lack of tourists. This initiative supports the development of Trigona Bee cultivation, helping villagers who have lost their income. They can harvest bee products, promoting local conservation, and this also creates eco-tourism opportunities for the village.





CLIMATE AND ENVIRONMENT

There is need for urgent action to combat climate change, and to protect the environment from degradation and biodiversity loss. We support a number of innovative, small-scale climate change mitigation projects, with a strong focus on awareness-building and community co-benefits. We also aim to partner local NGOs and support local communities in protecting local ecosystem services, habitat improvements and biodiversity conservation.

RECOGNISING CONSERVATION CHAMPIONS

Malaysia is one of the 17 megadiverse countries, and is ranked 12th globally in terms of its National Biodiversity Index. Beyond Malaysia's policy to maintain forest cover at 50 percent of our total land area, the responsibility also rests on many stakeholders who harness or depend on forests for various resources. Some of the systemic issues related to exploitation of natural resources and industrialisation, such as habitat loss and land conversion, have been responsible for biological diversity loss.

We were a partner in Climate Governance Malaysia's inaugural Hornbill Awards to recognise NGOs which can deliver innovative solutions for biodiversity conservation, preservation and management of ecosystems that are under threat in Malaysia.

Of the six shortlisted NGOs, Bringing Back Our Rare Animals (BORA) won for its submission to create feeding grounds for wild elephants in the Tabin wildlife reserve. Over the years, BORA has been on a mission to recover species, restore habitats, enhance reproduction, promote genetic diversity in natural ecosystems.

PROMOTING WASTE EDUCATION

In Thailand, we supported a Waste Bank Project within three schools, to cultivate recycling habits. The project also created educational materials to raise awareness of environmental conservation.



CONTRIBUTION BY CIMB ISLAMIC (ZAKAT & DONATIONS)

CIMB Islamic has contributed RM5.6 million of Corporate Zakat and deployed RM2.8 million of CSR funds towards charitable causes that place priority on improving the living standards of lower income communities and helping to meet their basic needs. In 2021, new initiatives included:

STRENGTHENING FAMILIES

Keluarga Akrab Mencapai Impian (KAMI) is a holistic family programme that supports B40 families. Facilitated by Thrive Well and Teach for Malaysia, the programme offers a safe place for youth to strengthen social connections and gain personal skills, with a sense of belonging. The programme offered support groups and experiential activities to strengthen family units.

CONTRIBUTION OF TABLETS TO UNDERPRIVILEGED STUDENTS

At the height of the pandemic, schools were closed and lessons were online. CIMB Islamic worked with Yayasan Belia Malaysia to purchase 500 tablets for school going children from low-income households.

COVID-19 RELIEF

CIMB Islamic provided over RM216,300 towards helping those affected by COVID-19. This includes providing cash vouchers to B40 families through Islamic Relief Malaysia.

CIMB Islamic has also contributed more than RM130,000 to various NGOs to provide food packs benefitting more 1,000 community members.

ITEKAD RIDER ENTREPRENEUR PROGRAMME

iTEKAD, a BNM-led initiative, is a blended social finance programme by Islamic banks offering seed capital, microfinancing and structured training to micro-entrepreneurs in collaboration with implementation partners. In 2021, CIMB Islamic participated through the launch of our Rider Entrepreneur Programme.

We provided funding to train 31 individuals on entrepreneurship and technical skills. Upon completion of the programme, participants had the opportunity to obtain a motorcycle grant and employment with our food delivery partner, Foodpanda, for a year.

TAYLOR'S - CIMB ISLAMIC ENTREPRENEURSHIP PROGRAMME

Since 2017, CIMB Islamic has partnered with Taylor's Community (the CSR arm of Taylor's Education Group) to provide financial grants and capacity building to micro entrepreneurs. Over 400 micro entrepreneurs around Kuala Lumpur, with a monthly revenue of below RM3,000 have so far completed the training, mentorship, and received grants from CIMB Islamic. This suite of initiatives is designed to help B40 and the Asnaf (Zakat recipients) community to gain knowledge, improve their skills and establish business linkages to help them seize opportunities in growing their businesses.



CORPORATE SOCIAL RESPONSIBILITY



EMPLOYEE VOLUNTEERISM

Employee volunteering brings our values to life, engages our employees, and leverages our time and skills to make meaningful contributions and positive impacts in communities where we live and work.

Our target is to invest 100,000 volunteering hours annually by 2024, ramping up from 4,216 hours in 2020. In 2021, we achieved 67,278 hours across the region despite the uncertainties and challenges of COVID-19, and movement control restrictions.

TOTAL VOLUNTEER HOURS IN 2021

	Malaysia	40,565	 Total Volunteering Hours 67,278
	Indonesia	8,017	
	Singapore	4,769	
	Thailand	12,127	
	Cambodia	1,800	



MALAYSIA

CIMB actively supports FINCO outreach education programmes to support children and youth from low income families to achieve their life goals. In 2021, CIMB was recognised for the active volunteer support among financial institutions by winning five of the six FINCO Volunteerism Awards:



Most Volunteers	Best Coordination Lead
Highest Repeat Volunteer	Most Impactful Sharing
Most Engaging Volunteer	

RECYCLO

Recycling is a key part of the national circular economy, helping to protect our natural resources and ecosystems. In 2021, #teamCIMB collected over 32,000kg of recyclable items which were sent to local recycling collection centres.



FOOD AID PROGRAMME

#teamCIMB fundraised, purchased and delivered groceries to support low income families.

**INDONESIA**

Over 648 CIMB Niaga employees were involved in volunteering activities ranging from online financial literacy training, to supporting vaccination programmes. In total, employees volunteered 8,017 hours to these causes.

**SINGAPORE**

CIMB Singapore pledged to donate S\$30 to Family Service Centres supported by Community Chest for every employee that ran, walked, or cycled for at least 6 hours within the month-long "CIMB Cares Keep Fit" programme. Over S\$52,240 was raised through this challenge.

**THAILAND**

Over 100 employees recorded over 900 hours of audiobooks for the National Library of the Blind, as part of the Read for the Blind Project by the TAB Foundation.

226 employees donated blood on a quarterly basis to help the Thai Red Cross Society and the National Blood Center meet the country's critical blood shortage.

In fighting against COVID-19, a virtual run was set up in support of the doctors at Ban Phaeo Hospital. In total, over 780 employees and customers clocked over 52,300km to raise over ฿780,200. Over 30 employees have also addressed over 4,000 calls about COVID-19 vaccination queries in support of the Ministry of Public Health.

**CAMBODIA**

CIMB Cambodia has supported the traditional industries with the purchase of laboratory equipment and education sponsorship to the Silk Centre.

In support of Teach For Cambodia, a total of 27 students have been engaged and guided on a career in the finance industry.

CIMB Cambodia has also contributed daily necessities to sustain the operation for the community link project at Little Hearts Organization, a non-profit NGO that works with abandoned children in Cambodia to give them a new start in life.

In support of communities impacted by COVID-19, the "Giving Back to Community" project has also been launched, which encompasses a variety of employee-led projects.