

Corporate Citizenship



CIMB is focused on driving long-term socio-economic development and improving lives, particularly for those who need it most. Guided by our Forward23+ strategy, we address immediate needs while driving lasting impact. Our initiatives prioritise the underserved communities closest to us, such as Malaysia's B40 community – the bottom 40% income group – by addressing pressing challenges in education, health and community wellbeing, economic empowerment and environmental protection to improve livelihoods and quality of life.

Central to our efforts is a strong culture of volunteerism. With a goal of achieving 100,000 volunteering hours annually, we encourage our employees to play an active role in making a difference. By directing our efforts towards meaningful change, we aim to support individuals, strengthen communities and contribute to a fairer, more resilient world for generations to come.

02

RM28.3 million
disbursed in community
investments

Over 216,000 hours
of #teamCIMB
volunteerism – our highest
recorded to date

INSIDE THIS SECTION

- 66** Education
- 67** Economic Empowerment
- 70** Health and Community Wellbeing
- 71** Climate and Environment
- 77** Employee Volunteerism



OUR FOCUS AREAS

Education

Provide access to quality education for underserved and disadvantaged communities

Our goal is to support programmes that enhance educational opportunities for disadvantaged communities and improve access to quality education for underserved students

Economic Empowerment

Drive inclusive socio-economic development and entrepreneurship that benefit all segments of society

Our near-to-mid-term target is to implement effective entrepreneurship development programmes that empower economically vulnerable groups

Health and Community Wellbeing

Provide access to affordable and essential healthcare to safeguard community wellbeing

We provide strategic financial support to strengthen public and community healthcare services, as well as assistance for the differently-abled

Climate and Environment

Raise community awareness of responsible environmental practices

Our environmental programmes focus on supporting organisations engaged in nature and biodiversity conservation

MATERIAL TOPICS



Corporate Citizenship

2024 ACHIEVEMENTS

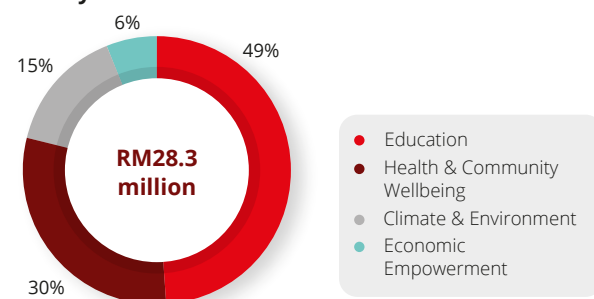
- Received four awards in recognition of our efforts at The Association of Banks in Malaysia's 50th Anniversary Celebration
- Prepositioned 80,000 Hero Meals to support rapid response efforts for flood relief in Malaysia
- Empowered 272 participants from micro and small enterprises in Indonesia through the Community Link #JadiBerkelanjutan programme, which offers entrepreneurship training. Additionally, provided interest-free working capital loans to 50 selected MSMEs in eastern Indonesia, focusing on women entrepreneurs and persons with disabilities
- Supported coral reef rehabilitation and turtle conservation in Thailand
- Raised US\$81,000 for a children's hospital in Cambodia, helping to improve healthcare for an estimated 2,000 children
- Provided 17,500 meals to schools in Vietnam over two years

UPLIFTING COMMUNITIES ACROSS ASEAN

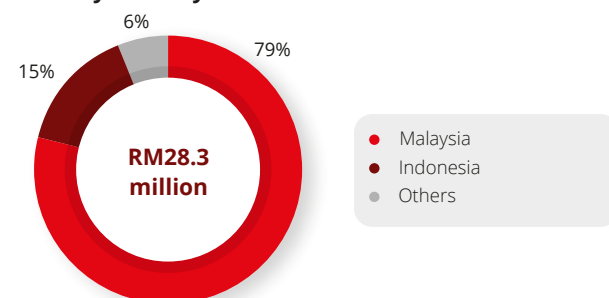
At CIMB, we work to bridge gaps in society, addressing socio-economic challenges and creating opportunities for lasting change where it is needed most. Across the region, our efforts are focused on driving meaningful impact. In Malaysia, CIMB Foundation continues to be the largest contributor in funding support.

In 2024, our initiatives disbursed RM28.3 million across the region and funding for over 100 projects.

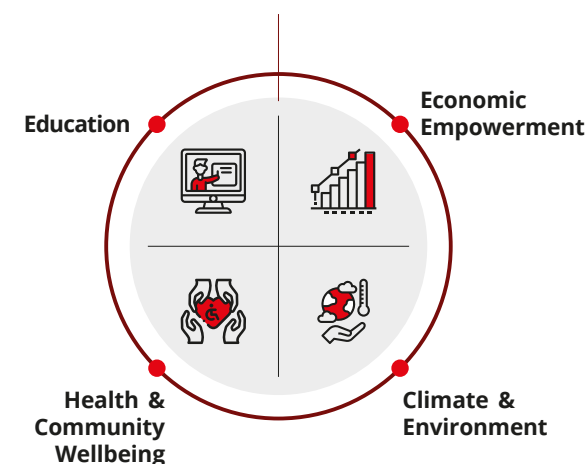
Total by Pillar



Total by Country



FOUR PRIORITY AREAS OF IMPACT



Corporate Citizenship



EDUCATION

In 2024, CIMB continued to support students and youth from economically challenged backgrounds in accessing quality education and meaningful learning experiences. Programmes such as Be\$MART, our flagship financial literacy programme, JagaDuit, FINCO Good SENS 2024, the Financial Literacy Programme for Secondary School Students, and the Train-the-Trainer Programme, along with the CIMB ASEAN Scholarship and Back to School initiative, equipped students with practical skills and knowledge, empowering them to aim high and create new opportunities for themselves and their families.

This year, we introduced new initiatives, including digital literacy workshops and mentorship programmes, to better prepare students for the evolving demands of the digital workplace. We also strengthened partnerships with educators and community groups to keep our efforts relevant and responsive, expanding the reach and impact of our programmes.

NURTURING FUTURE LEADERS



Across the region, the CIMB ASEAN Scholarship provides outstanding students from economically disadvantaged backgrounds with access to top-tier tertiary education at leading institutions. This prestigious scholarship supports academic excellence while identifying individuals with the drive, vision and leadership potential to contribute meaningfully to their communities and beyond. Since 2016, the programme has disbursed RM76 million, benefiting 133 scholars across the region.

CIMB Foundation remains a proud partner of the Chevening Scholarship Programme, which develops Malaysia's postgraduate talent pool. For the 2024-25 academic year, we are co-funding four Chevening scholars as they pursue advanced studies in the United Kingdom.

We have also expanded the programme's reach, providing more opportunities to students in Indonesia and Cambodia. In Indonesia, CIMB Niaga awarded scholarships to 50 students from 23 public and private universities. Beyond covering tuition fees and equipment, recipients received soft skills training, including financial literacy and public speaking skills. Scholarship recipients also participated in volunteer initiatives in eastern Indonesia, engaging in teaching, tree planting at schools, supporting marginalised groups, distributing essential items to low-income families and organising beach clean-ups – activities that reflect CIMB Niaga's commitment to community impact.

In Cambodia, the Bank awarded seven scholarships to support local degrees at CamEd Business School – one of the country's top institutions – and for international degrees in Australia.

DELIVERING QUALITY EDUCATION WITH TEACH FOR MALAYSIA



Building on the success of our collaboration with Teach For Malaysia (TFM), CIMB Foundation continues to deliver transformative educational experiences and empower communities for lasting change. Now in its fourth year, this partnership has impacted over 2,000 students, addressing critical gaps in education for underserved communities. In 2024, our collaboration with TFM expanded to include two key initiatives:

1. TFM Fellowship for Novice Teachers

This three-year leadership development programme aims to equip 65 early-career teachers with the skills and confidence to inspire students in high-need government schools. In 2024, 18 teachers participated in the programme. Supporting the Ministry of Education's priority to enhance teaching quality, the initiative focuses on rural areas in Perak and Selangor and has the potential to benefit over 39,000 students by 2025.

2. Programme Komuniti Perkasa

This programme empowers students and community leaders from four public housing communities, focusing on cultivating leadership skills and resilience. It prepares participants to lead community-driven learning and development efforts beyond the programme's duration. In 2024, the programme developed 64 mentors and reached 209 students.

PROVIDING ESSENTIALS WITH "BACK TO SCHOOL"



CIMB's Back to School initiative in Malaysia provides essential school supplies to students from lower-income families, easing some of the financial burden that may affect their education. In 2024, we distributed vouchers and basic necessities such as uniforms, socks and school supplies to about 1,400 primary and secondary students nationwide, helping them start the school year with greater confidence and readiness to learn.



Learn more about our financial literacy initiatives in the Promoting Financial Literacy section on pages 51 to 52.

ENHANCING INFRASTRUCTURE FOR IMPROVED ACCESS TO EDUCATION



In Thailand, CIMB Thai, in collaboration with key stakeholders, supported Ban Wang Sri School in Chiang Mai to create a more enriching learning environment. The initiative provided students with access to libraries, computer facilities, and sports equipment while also introducing financial and digital literacy sessions for both students and the wider community.



In Vietnam, our ongoing partnership with Eco Vietnam Group (EVG) is helping to bridge educational gaps in underserved communities. Key initiatives in 2024 included:

- Expanding digital access by equipping the EVG Community Library with refurbished laptops, enabling students to enhance their learning experiences
- Enhancing financial literacy through fundamental economics and finance training for high school students
- Improving school infrastructure by funding the renovation of toilets and dormitories at Hau Thao Ethnic Secondary and High School in Sapa, where inadequate sanitation and limited access to clean water posed significant challenges to students' wellbeing

Through the Nuoi Em Project, we are supporting early childhood education by addressing basic needs. In 2024, 57 young children across three kindergartens in Mai Chau District, Hoa Binh Province, received warm clothing, milk and 17,500 nutritious school meals over two school years.

SPECIAL NEEDS EDUCATION



In Cambodia, we partnered with Rabbit School to expand access to speech therapy and enhance support for individuals with intellectual disabilities. Through bi-monthly training sessions, 18 special needs education teachers strengthened their skills in speech therapy, equipping them to better support students in developing essential communication skills for greater independence and community participation.

Beyond training, our CIMB Cambodia team actively contributed by engaging directly with students. In 2024, 25 CIMB staff visited Rabbit School to organise interactive activities and donate books and study materials.

KEY OUTCOMES

- 74 scholarships awarded for tertiary education locally and abroad
- Distributed vouchers and essential school supplies to about 1,400 primary and secondary students in Malaysia through our Back to School programme



ECONOMIC EMPOWERMENT

CIMB collaborates with partners to develop programmes that enhance employability, develop skills, and expand economic opportunities for underprivileged individuals and communities. By providing the right tools and fostering confidence, we aim to support long-term socio-economic mobility.



UPLIFTING WOMEN AND YOUTH

Women and youth often face unique challenges in achieving financial independence and accessing opportunities for advancement. Many women balance household responsibilities alongside their roles as primary breadwinners, whereas youth, including those with special needs, often face barriers in education and employment.

In 2024, we continued our support for neuro-diverse youth – individuals with conditions such as autism, dyslexia, Down syndrome, ADHD, cerebral palsy and other learning or developmental differences. Through this programme, 14 individuals received advanced training in digital animation and other essential digital skills, equipping them with the tools to pursue meaningful career opportunities.

Corporate Citizenship

EMPOWERING PEOPLE WITH DISABILITIES

In 2024, CIMB Niaga, through the Seraya Entrepreneurship and Partnership Training Programme, provided capital assistance and set up coffee stalls for two individuals with disabilities in Bandung and Bogor.

As part of its ongoing partnership with Alunjiva Indonesia – a social enterprise dedicated to empowering people with disabilities – CIMB Niaga organised a comprehensive training programme for 30 participants. This programme comprised three stages of training, designed to equip participants with entrepreneurial skills.

Following the training, three outstanding participants from Jakarta, its surrounding areas and Yogyakarta will be selected to receive capital assistance to support their business ventures.



KEY OUTCOMES

- More than 200 individuals gained career-enhancing skills through our regional training programmes



CIMB Islamic is a key driver of the Group's corporate citizenship efforts, focusing on economic inclusion and empowering micro-entrepreneurs. Through training, funding and resources, these initiatives help businesses scale while fostering self-reliance and long-term economic stability, in line with Shariah principles.

CIMB MICROBIZREADY ENTREPRENEURSHIP PROGRAMME

Total beneficiaries as at 2024:
over 500 micro and nano-entrepreneurs

Contribution:
RM247,000



The CIMB MicroBizReady programme, in collaboration with Taylor's Education Group, equips micro-entrepreneurs with essential skills and knowledge to build and scale their businesses. The programme focuses on key areas such as digitalisation, business strategy, financial literacy and emotional wellbeing. Since its inception in 2020, MicroBizReady has expanded to 13 cohorts, supporting over 500 micro-entrepreneurs nationwide.

In 2024, the programme reached a significant milestone with its first collaboration and funding support from CIMB Foundation. Three cohorts were successfully completed, onboarding over 176 micro-entrepreneurs who underwent intensive training and coaching, culminating in pitching sessions. A unique aspect of this cohort was the introduction of company incorporation in the curriculum, ensuring participants are equipped with the necessary knowledge to transition from micro-businesses to Sendirian Berhad (Sdn Bhd) entities.

In 2024, MicroBizReady received prestigious awards for its impactful initiatives:

- Unity In Action Award – Digital Education Excellence Award for its innovative approach to empowering micro-entrepreneurs through digital learning
- 1st Runner-Up in the Inclusive Economic Growth category at the ABM CSR Excellence Award, recognising its role in fostering economic inclusivity and supporting underserved communities
- SME Financial Inclusion Initiative of the Year – Malaysia at the Asian Banking & Finance Retail Banking Awards, acknowledging its dedication to equipping SMEs and microbusinesses with essential skills to thrive in the digital economy

CIMB ISLAMIC ENTREPRENEURSHIP PROGRAMME – ITAAJIR 2.0



TAAJIR 2.0, a collaboration between CIMB Islamic and the International Islamic University Malaysia (IIUM), empowers micro-entrepreneurs from underprivileged communities with equipment grants and practical entrepreneurship training. Now in its third cycle, the programme has benefited four additional micro-entrepreneurs, helping them scale their businesses. In addition, CIMB Islamic contributed RM100,000 to IIUM to establish the CIMB IIUM Entrepreneurship Lab, which is now fully operational. This state-of-the-art facility will serve as a hub for entrepreneurship training, community development programmes, and future business ventures.

Total beneficiaries as at 2024:
98 micro-entrepreneurs

Contribution:
RM556,457

Corporate Citizenship



HEALTH AND COMMUNITY WELLBEING

In 2024, CIMB remained committed to addressing barriers to essential healthcare, providing critical medical supplies, and supporting disaster relief efforts. These efforts reached those most in need, helping to build a foundation for better health, resilience and overall wellbeing in communities.



DELIVERING FREE MOBILE HEALTH SCREENING

CIMB partnered with the National Kidney Foundation to launch a nationwide initiative providing free health screenings to underserved rural and urban communities. The programme focuses on the early detection and prevention of kidney-related diseases, offering screenings for blood glucose, cholesterol, blood pressure, body mass index and urine analysis. At-risk individuals are referred to government hospitals for further care. This ongoing initiative aims to benefit approximately 10,000 people.

SUPPORTING BETTER VISION IN SCHOOLS

The CIMB Foundation's 20/20 Perfect Vision Programme, launched in 2020, continues to improve the vision and academic performance of underprivileged students across Malaysia. As of 2024, the programme has benefited close to 3,039 students.

In 2024, in partnership with Spectruck Sdn. Bhd., the programme provided free eye screening to approximately 20,000 students across 27 schools in Terengganu, Johor and Sabah. Of these, 3,039 students requiring refractive

correction received free eyeglasses. As part of Phase 1, follow-up eye examinations were conducted for about 600 beneficiaries across various states, with 443 students receiving new prescription eyeglasses. Delivered through a fully equipped mobile optical service truck, this initiative helps address visual impairments and supported students in maintaining good eye health.

SUPPLYING CLEAN WATER TO RURAL VILLAGES AND SCHOOLS

CIMB Foundation, in partnership with the Rotary Club of Likas Bay, supported the Water Gravity Programme in Ranau, Sabah, to improve access to clean piped water for rural communities. This initiative channels fresh mountain spring water directly to 98 homes across three villages and one school, benefiting approximately 500 villagers in Kampung Mohimboyon and Kampung Togoyog, as well as 120 students at Sekolah Kebangsaan Paginatan.

The project involved constructing three mini dams at water catchment areas, laying water pipes to transport clean water directly to homes and the school, and installing water tanks at strategic locations for safe water storage. It was carried out in collaboration with the villagers.

EARLY DETECTION TO PREVENT STUNTING

CIMB Niaga, in collaboration with the United Nations Children's Fund (UNICEF), continues its early detection and intervention programme to combat malnutrition and prevent stunting. First launched on 20 November 2023, the programme will run until 2026, benefiting an estimated 1,000 malnourished children across 22 regencies and cities in East Nusa Tenggara (NTT).



RAISING FUNDS FOR A CHILDREN'S HOSPITAL

CIMB Cambodia organised the "Unity Run for Charity" to raise funds for the Angkor Hospital for Children. The event attracted more than 1,700 participants, including members of the public, CIMB's customers, partners, and staff with their families, and successfully raised over US\$81,000. The hospital estimates that these funds will enable it to provide quality healthcare to an additional 2,000 children.

EYE CARE PROJECT WITH THE NATIONAL BANK OF CAMBODIA

As part of the National Bank of Cambodia's annual Eye Care Project, which provides free eye treatment for the elderly and underserved communities, CIMB Bank PLC contributed both financial assistance and staff volunteer support. Over the past two years, 136 employees dedicated their weekends to the programme, assisting with translation for Australian doctors and guiding patients through the facility.

KEY OUTCOMES

- 620 villagers and students gained access to clean water in Sabah, Malaysia
- Provided free eye screening to approximately 20,000 students across 27 schools in Terengganu, Johor and Sabah, Malaysia



CLIMATE AND ENVIRONMENT

CIMB recognises the deep connection between healthy ecosystems, community wellbeing and long-term economic stability. According to the World Economic Forum, over half of the world's GDP – about US\$44 trillion – depends on nature and its services.

Southeast Asia is home to some of the world's most diverse ecosystems, including coral reefs, rainforests and mangroves, but these natural habitats are increasingly at risk due to the overuse of natural resources. In response, CIMB is committed to preserving biodiversity and protecting these vital ecosystems.

Through initiatives like mangrove restoration, wildlife protection and community engagement, we are working to conserve nature, address climate challenges and support a future where both people and nature can thrive together.



SAFEGUARDING COASTAL ECOSYSTEMS AND BIODIVERSITY

Through the CIMB Foundation-UKM Mangrove Conservation initiative, we support the protection of coastal and marine ecosystems while enhancing the livelihoods of nearby communities. This initiative combines education, outreach and hands-on conservation efforts, including seminars, public lectures, training sessions, guided tours and the rehabilitation of coastal areas through the planting and nurturing of 7,000 mangrove trees.

In 2024, we carried out our fourth and final round of mangrove planting, with #teamCIMB volunteers planting over 500 saplings. We also commissioned comprehensive studies on mangrove biodiversity and habitat restoration, completed in mid-2024, in collaboration with universities, researchers and government bodies to strengthen conservation efforts and encourage knowledge sharing.

REVIVING THE SUNGAI TEBRAU ECOSYSTEM

In partnership with Majlis Bandaraya Johor Bahru, we supported a mangrove planting initiative along Sungai Tebrau in Johor Bahru. #teamCIMB volunteers, alongside the local community, planted 500 mangrove saplings to help restore the riverine ecosystem. This initiative aims to prevent soil erosion, promote biodiversity, and strengthen climate resilience through carbon sequestration.

BRINGING BORNEO ELEPHANTS BACK IN SABAH

We worked with the Borneo Rhino Alliance (BORA) to support the return of Bornean elephants to the Tabin Wildlife Reserve in Sabah. By expanding managed grasslands and improving access to mineral resources, we are restoring elephant habitats while also benefiting local biodiversity and surrounding communities. Herds of elephants have already been spotted grazing in the newly restored pastures, marking a promising step in habitat recovery.

PLANTING THE FUTURE AT ANGKOR-CIMB

As part of its commitment to environmental conservation and cultural heritage, CIMB Bank, in collaboration with the National Apsara Authority of Cambodia, led a reforestation effort at Angkor Archaeological Park. The initiative involved planting over 1,500 trees and 5,000 square metres of grass, contributing to the protection of Cambodia's natural and historical landmarks.

More than 500 participants, including local community members, government officials and CIMB staff, took part in the effort. Named "Angkor-CIMB Park", the project covers five hectares of land north of Baray (Jayatataka), part of the Angkor World Heritage Site. Over the next two years, CIMB Bank will support the preservation and planting of over 5,000 trees, aligning with the Cambodian government's initiative to plant one million trees annually.

KEY OUTCOMES

- 8,500 trees planted in 2024, including bamboo and mangrove species, enhancing climate resilience and biodiversity restoration across Malaysia, Indonesia and Cambodia
- Lowered CO₂ emissions by over 1,000 tonnes in Vietnam through renewable energy initiatives



ADVANCING CIRCULAR WASTE MANAGEMENT

Organic waste from food and beverage businesses is collected and delivered to Green Connect's waste treatment facility, where it is transformed into nutritious feed for laying hens using smart logistics and biotechnology. This circular model closes the loop by supplying fresh eggs back to Green Connect's partners.

Recognising the role of innovation in sustainability, CIMB partnered with Green Connect to support the installation of a solar PV system at the facility. This upgrade is expected to enhance renewable energy use, cut CO₂ emissions by 1,308 tonnes and reduce electricity costs by \$96 million annually. The savings will enable Green Connect to expand its humane farming model and increase its positive impact on the community.



Corporate Citizenship

DOING MORE WITH BAMBOO

Since 2011, CIMB Niaga has collaborated with the KEHATI Foundation on the Bamboo Conservation Programme, planting almost 60,000 bamboo seedlings across West Java, Lombok (West Nusa Tenggara), Bali, Flores (East Nusa Tenggara) and Magelang (Central Java). In 2024 alone, 6,000 bamboo seedlings were planted. Additionally, this year the programme expanded to include training in West Nusa Tenggara and Flores, focusing on bamboo cultivation, design, derivative product development, composting and bamboo polybag production, aiming to enhance the livelihoods of bamboo farmers.



COMMUNITY LINK: CONNECTING PEOPLE AND IDEAS FOR IMPACT

Launched in 2007 by CIMB Foundation in Malaysia, Community Link is CIMB's flagship programme that funds grassroots projects to address local needs. It empowers employees, customers and community members to propose projects, with #teamCIMB volunteering their time and expertise in approved initiatives.

In Malaysia, Community Link approved grants for nine projects worth RM300,000, benefiting approximately 2,300 people. These programmes will be progressively implemented in 2025. Now adopted in Indonesia, the programme allocated Rp2.7 billion to CIMB Niaga's three main community programmes during the year.



ECONOMIC EMPOWERMENT

- Profitable School Fish Tank Project:**
 Collaborating with Sekolah Kebangsaan (Asli) Bukit Cheding, a school for Malaysia's indigenous Orang Asli community, to set up a fish tank project. The project will benefit 180 students and their parents by providing a source of income from fish sales and hands-on learning in aquaculture and environmental science



CLIMATE AND ENVIRONMENT

- Mangrove Restoration:**
 Partnering with the Malaysian Nature Society to restore and protect mangrove forests at Kuala Selangor Nature Park by planting 500 mangrove saplings
- Save Our Coral Reefs:**
 Collaborating with the Malaysia Tidal Garden Association to restore coral reefs in Pulau Redang, Terengganu by planting 200 coral fragments – small coral pieces grown in nurseries to regenerate reef ecosystems. Volunteers will participate in coral conservation education and learn marine-friendly practices to support long-term reef health



HEALTH AND COMMUNITY WELLBEING

- Health Screenings**
 - Community Outreach Project with Regen Rehabilitation International Sdn Bhd:**
 Offering free fatty liver screenings to 220 individuals from B40 backgrounds, focusing on early detection and raising awareness of fatty liver disease
- Food and Nutrition Support**
 - Dry Food Provision with Kechara Soup Kitchen (KSK):**
 Supplied essential groceries every six weeks to at least 600 low-income households, supporting KSK's mission of food security for the underprivileged
 - Food Aid with Persatuan Memberi Kepada Yang Memerlukan:**
 Distributing 1,400 packed meals to homeless individuals in Lorong Medan Tuanku, Kuala Lumpur. Beneficiaries will also receive information on basic health and hygiene practices
- Child and Family Wellbeing**
 - Contribution to Pertubuhan Kebajikan Anak-anak Yatim dan Miskin Dahikmah:**
 Providing household essentials and study materials, organising a clean-up drive and conducting informal educational sessions for 80 orphans and underprivileged children to improve their living conditions and wellbeing
 - Hybrid Training Centre by Pusat Permata Kurnia:**
 Reaching over 1,000 parents through a community support group for families of children with autism. Parents will receive valuable resources to help them manage their children's needs while fostering a supportive learning environment for families and educators



#JADIPEDULI

This programme enables employees in branch offices and various divisions of the Bank to organise social activities aligned with the four pillars of CIMB Niaga's Corporate Citizenship. In 2024, 69 branches and teams contributed to projects such as financial literacy workshops, tree planting, beach and river clean-ups, school renovations and social activities for orphanages and nursing homes. Collectively, these initiatives have benefited nearly 4,000 individuals nationwide

#JADINYATA

This programme supports and guides community-led proposals in Indonesia that address environmental, economic, and social issues. In 2024, the three winning proposals focused on:

- transforming coffee parchment waste into furniture
- creating solar-powered lamps made from coconut shells
- empowering local craftsmen and promoting culture-based learning through an interactive game featuring Indonesia's traditional puppets

#JADIBERKELANJUTAN

This programme offers business entrepreneurship training and provides interest-free working capital loans to 50 selected MSMEs in eastern Indonesia, focusing on women entrepreneurs and persons with disabilities. In 2024, the Bank conducted the third batch of training for 272 MSME participants, including 228 women, 44 men and 10 individuals with disabilities

CELEBRATING WITH OUR COMMUNITIES

As a bank deeply connected to the communities we serve, CIMB values the joy and togetherness that festive celebrations bring. These occasions strengthen social ties, promote cultural understanding and provide meaningful opportunities to give back. In 2024, CIMB organised events across Malaysia to celebrate culture, build stronger community bonds and support underprivileged groups.



BRIGHTENING HOMES AND HEARTS FOR CHINESE NEW YEAR

#teamCIMB volunteers celebrated with 30 senior citizens at a home in Kuala Lumpur, treating them to a festive lunch and giving the home's entrance a fresh coat of paint. We also donated kitchenware, appliances and daily essentials to this home and two others in Perak and Negeri Sembilan to help improve living conditions.

SHARING HARI RAYA JOY WITH THE CHILDREN

More than 170 #teamCIMB volunteers accompanied 600 underprivileged children on shopping trips at Mydin outlets in Subang Jaya, Selangor; Kota Bharu, Kelantan; and Gong Badak, Terengganu. Each child received RM300 shopping allowance for 'Baju Raya' and other essentials, while six charity homes were provided with RM2,000 each to support their basic needs. To further spread festive cheer during the Muslim holy month, we also distributed 'Duit Raya' to the children and arranged 'Buka Puasa' meals at the homes.

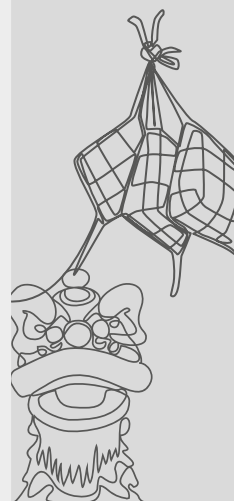
CELEBRATING GOOD HARVESTS AND HEALTH

CIMB Foundation joined communities in Sarawak and Sabah to celebrate the harvest festivals. In Sri Aman, Sarawak, we partnered with Diabetes Malaysia to host a celebration featuring traditional dances, a festive feast and food baskets for 100 families. We conducted health screenings and donated medical equipment, including a dialysis machine and insulin doses for the community.

In Sabah, we worked with St John Ambulance in Keningau for the Hari Kaamatan festivities, which included cultural performances, a children's pageant and food baskets for 100 families. CIMB also donated two Automated External Defibrillator (AED) units for the local community.

CREATING CHRISTMAS MOMENTS WITH THE YOUNG

CIMB Foundation celebrated the Christmas season with 125 underprivileged children and teenagers from two charity homes and low-income families. The children enjoyed a Christmas wish-list shopping spree at Mydin Subang Jaya Hypermarket, guided by enthusiastic #teamCIMB volunteers, followed by a Hi-Tea buffet at Dorsett Grand Subang Hotel. Each child received a shopping allowance to buy items of their choice, while the two homes received RM2,000 each to purchase essential supplies.



Corporate Citizenship

LIGHTING UP DEEPAVALI

CIMB Foundation partnered with Yayasan Kita Anak Malaysia to celebrate Deepavali with 300 persons with disabilities in Penang, providing each beneficiary with a festive food box to brighten their Festival of Lights.

CIMB Foundation also hosted a Deepavali celebration for 100 families from six low-cost housing (Program Perumahan Rakyat) communities in Kuala Lumpur. The event featured a festive buffet lunch, cultural performances and activities for both adults and children. We distributed Deepavali cash packets to 200 children, while 100 families received RM400 grocery vouchers to help with their festive expenses.



HUMANITARIAN AID AND NATURAL DISASTER RELIEF

The increasing frequency of extreme weather events continues to disrupt lives and livelihoods across communities. CIMB recognises the impact these events have on vulnerable populations and makes it our priority to take an active role in supporting recovery efforts and helping communities build resilience. Through CIMB Foundation, we provide assistance during crises, delivering essential supplies and supporting long-term recovery initiatives to help affected communities rebuild and thrive.

KEMBARA KITCHEN DISASTER AID PROGRAMME (BENCANA24)



Since 2021, CIMB Foundation has partnered with Kembara Kitchen to ensure disaster-hit communities receive critical aid when needed. In 2024, we sponsored two additional retort machines, doubling the production capacity of ready-to-eat 'Hero Meals,' designed for immediate deployment to victims and responders across Malaysia.

This year alone, we supported the production of 80,000 Hero Meals, which are nutritious, long-lasting and easy to distribute. With a two-year shelf life, these meals are stockpiled to provide swift relief during floods and other emergencies. By enhancing Kembara Kitchen's capacity, we aim to deliver life-saving food efficiently, reduce waste and help communities recover more quickly.



FLOOD RELIEF



At CIMB, being a responsible financial partner means going beyond financial aid. As a bank, we are committed to adapting and innovating to meet our customers' needs, especially during crises, such as the severe monsoon floods that affected parts of Malaysia in late 2024 and early 2025.

Through the CIMB Flood Relief Assistance Plan, affected individuals and MSMEs can access a six-month payment relief on loans and financing products through a simplified application process. Late charges and fees are waived, while businesses needing additional support can apply for a disaster relief facility of up to RM700,000 at a preferential financing rate. Fees for card replacements, statement requests and damaged passbook or cheque replacements are also waived.

We work closely with our insurance partners to fast-track flood-related claims. Beyond financial solutions, CIMB Foundation and CIMB Islamic have committed RM2.5 million to provide immediate aid and recovery assistance. In collaboration with NGOs, we focus on delivering relief efforts quickly to reach those affected.

These efforts extend beyond Malaysia. Following severe flooding in Northern Vietnam caused by Typhoon Yagi, CIMB Bank Vietnam mobilised funds and donated pre-loved clothing to support affected communities.

STORIES FROM OUR PARTNER: NATIONAL KIDNEY FOUNDATION

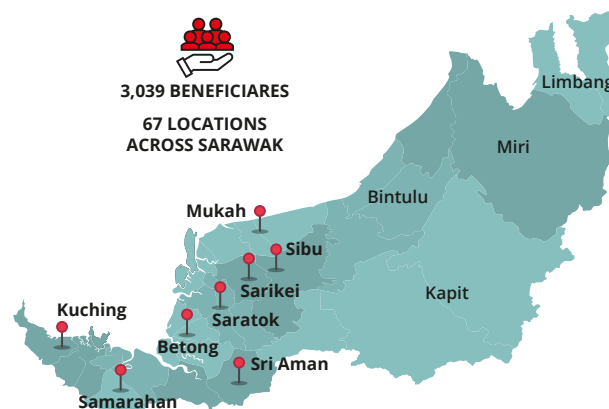
CIMB-NKF HEALTH SCREENING PROGRAMME: EMPOWERING COMMUNITIES IN SARAWAK TO PREVENT KIDNEY DISEASE

Since its launch in 2008, the National Kidney Foundation's (NKF) health screening programme has been instrumental in the early detection and prevention of kidney disease. "Chronic kidney disease (CKD) is a major global health issue and one of the leading causes of death. In Malaysia, its prevalence increased from 9% in 2011 to 15% in 2018," said Dato' Dr. Zaki Morad, Chairman of NKF Malaysia (NKF). He further emphasised the economic impact, stating, "Treatment for stage 5 CKD consumes a disproportionate share of the healthcare budget and places a significant financial burden on affected families. Currently, more than 50,000 Malaysians are on dialysis."

To date, the programme has screened over 600,000 participants nationwide. With CIMB's sponsorship, NKF has expanded its reach into remote areas, providing underserved communities, including those in Sarawak, access to essential healthcare. "NKF has intentionally moved to screen rural communities, particularly in Sabah and Sarawak, where healthcare facilities, especially GP clinics, are scarce," Dr. Zaki added.

Between 2023 and 2024, the CIMB-NKF Health Screening Programme has reached 67 locations in Sarawak, benefiting over 3,039 people. It has extended services to previously unreachable areas such as Betong, Asajaya, and Padawan.

"We rarely see healthcare teams here. Thank you for coming," said an elderly participant from Kampung Biya Kamas, Padawan. For many, this was their first encounter with healthcare professionals. Beyond providing immediate health support, the programme fosters long-term awareness and encourages preventive care habits, enabling a healthier future for these communities.



Coverage maps of CIMB-NKF Health Screening Programmes which reached 67 locations in Sarawak and benefited 3,039 participants in 2023-2024.

REACHING THE UNREACHABLE

Bringing healthcare to Sarawak's remote villages is no easy task. The team has to navigate rugged terrain, unreliable GPS and limited phone reception, often relying on local guides. Despite these challenges, the urgency of providing medical access far outweighs the difficulties.

For many villagers, access to care is limited due to several factors. Financial, transportation and logistical constraints often force families to forgo medical check-ups, leading to worsening health conditions. "We only take my father for a check-up once a year because we cannot afford transport," shared a villager. Others, like the daughter of a longhouse resident, pleaded, "Can you check on my father? He is bedridden and cannot come to the screening site." The team made the visit, and fortunately, his test results were stable, bringing relief to his family.

These stories underscore the urgent need for mobile health initiatives like the CIMB-NKF screening programme, bringing critical healthcare to those who might otherwise go without due to distance or cost barriers.

KEY HEALTH INSIGHTS

In 2023, nearly half of the health screening participants in Sarawak had high BMI (49%), while 29% had high blood pressure, 19% showed urine abnormalities and 15% had high cholesterol. Those with concerning results were referred for further medical follow-up. While these rates have shown slight improvement in 2024, they remain alarming, highlighting the need for continued efforts to address key risk factors for kidney disease.

Screening for obesity, high blood pressure and urine abnormalities is critical, as these are early indicators of CKD. High blood pressure and diabetes are the leading causes of CKD, a silent killer that often shows no symptoms until irreversible damage has occurred. "By the time major organs like the kidneys, heart, or others are affected, it is too late."

Corporate Citizenship

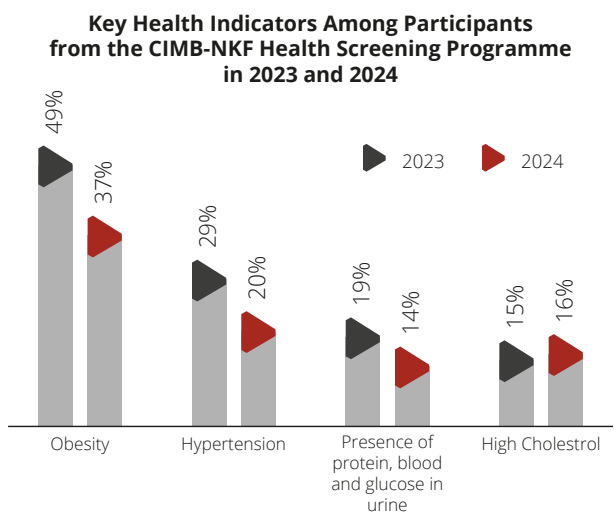
STORIES FROM OUR PARTNER: NATIONAL KIDNEY FOUNDATION (continued)

Presently healthcare providers are in salvage rather than prevention mode as many individuals that we see already have chronic kidney disease,” Dr. Zaki warned. Regular screenings enable early detection, allowing individuals to take proactive steps to protect their kidney health before it is too late.

The CIMB-NKF Health Screening Programme directly addresses two critical gaps in healthcare for Sarawak’s remote communities: (i) lack of access to health screenings and (ii) the need for local capacity building to promote long-term health awareness. With CIMB’s support, we bring screenings directly to underserved areas, eliminating the need for communities to travel great distances for care.

Beyond providing immediate access to screenings, the programme also lays the groundwork for raising health awareness by engaging local community leaders and committed participants. Their involvement builds trust, extending kidney health education beyond a single visit. Notably, between 2023 and 2024, 64% of participants demonstrated improved knowledge after attending our screenings and educational talks, highlighting the programme’s impact in driving behavioural change.

The CIMB-NKF Health Screening Programme plays a crucial role in strengthening health awareness and expanding preventive care in rural areas. By continuing these efforts and investing in advanced screening machines, we can improve accuracy, accessibility, and ultimately, reduce the burden of CKD and other chronic diseases – leading to healthier and happier communities.



Staff and community translators assist villagers during the CIMB-NKF health screening programme, helping those with impaired vision or reading difficulties register with ease.



Longhouse communities and other rural villages benefit from the CIMB-NKF health screening programme, bringing vital healthcare access and awareness to remote areas.



The team crossing a river to reach Kampung Beliong, Asajaya and navigating remote trails to Kampung Mawang Tahup, Padawan to provide underserved communities with essential health screenings.

EMPLOYEE VOLUNTEERISM

CIMB believes that employee volunteerism is a powerful way to bring our values to life. By dedicating their time and skills, #teamCIMB volunteers create meaningful change in communities while learning, firsthand, about local challenges and environmental issues. In 2024, we dedicated over 216,000 volunteering hours across our key markets, more than double our annual target of 100,000 hours.

With over 33,000 volunteers, we contributed to various projects, with key highlights featured on this page.

Indonesia

70,859 hours



- Launched a bank-wide employee campaign – the “ABCDE (A Better Climate and Environment) Challenge” – to encourage the reduction, reuse and recycling of inorganic waste
- Organised “AKSI PEDULI” during CIMB Niaga’s 69th Anniversary, held at nine locations across Indonesia, where employees donated used clothes and books to support underprivileged communities

Singapore

6,202 hours



- Organised a mini food fair with over 70 staff from five departments, raising S\$4,350 – more than double the target – to support Food From The Heart in providing essential food items to those in need
- Donated S\$8,000 and mobilised over 40 #teamCIMB volunteers to support Fei Yue Community Service’s Family Fiesta Carnival

Vietnam

1,300 hours



- Organised a flea market where #teamCIMB donated pre-loved items, contributing to a fund supporting disadvantaged children in remote mountainous areas of Vietnam through the “Nuoi Em” Project
- Planted trees around selected universities to promote urban greenery and biodiversity, helping to reduce heat island effects

Malaysia

104,527 hours



- Partnered with Kechara Soup Kitchen and FatHopes Energy to support 410 urban poor families while recycling 1,375kg of used cooking oil into biofuel
- Organised blood donation drives with Pusat Darah Negara, rallying 244 volunteers to help meet critical blood supply needs
- Donated fire extinguishers, first aid kits and fire blankets at the S.A.F.E. Conference, improving safety measures in charity homes

Thailand

30,104 hours



- Launched the “OCTO x HUUYAOW” Art Toy Collection – a creative collaboration between CIMB’s mascot, OCTO, and the Long-Eared Girl character, with all proceeds donated to the Thai Red Cross Children’s Foundation
- Contributed to coral reef rehabilitation and turtle conservation in Sattahip, Chonburi through the “Love Me, Love My Sea” programme

Cambodia

2,958 hours



- Planted 1,500 trees and 5,000 square metres of grass as part of conservation efforts for Angkor-CIMB Park
- Organised the CIMB Unity Run for Charity, raising over US\$81,000 to support approximately 2,000 children at the Angkor Hospital for Children

Philippines

102 hours



- Partnered with CORA (Communities Organised for Resource Allocation) to help former trash pickers open their first CIMB bank accounts
- Partnered with Gawad Kalinga to provide livelihood opportunities for workers at TamBayani Cafe in Dasmarinas, Cavite. CIMB supported their training, equipment purchases and inventory, helping them build a reliable source of income

KEY OUTCOMES

- Over 216,000 volunteer hours in 2024 spent on uplifting communities around us and supporting environmental and biodiversity conservation