

Sustainable Action

Since 2019, CIMB has reduced its operational carbon footprint by 35.6% through floor space optimisation, energy efficiency and renewable energy subscription. This milestone underscores our commitment to achieving net zero for Scope 1 and 2 by 2030 and broader overall Net Zero by 2050, reducing emissions while running a more efficient and responsible business.

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35.6% reduction in Scope 1 and 2 GHG emissions from 2019 baseline

28% renewable energy achieved in our electricity consumption

1% gap in the female-to-male pay ratio at the Group level




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- 95** Diversity and Inclusion

Real change begins with action, and at CIMB, that action starts with us. By addressing challenges within our own operations—reducing our environmental footprint, promoting fairness and transparency in our supply chains and investing in our people's wellbeing and growth – we are making tangible changes that drive meaningful impact.

We remain committed to reducing emissions and reaching net zero operational emissions by 2030. From improving energy efficiency and increasing renewable energy use through on-site solar installations as well as Renewable Energy Certificates (RECs) to adopting innovative ways to reduce our environmental footprint, every step brings us closer to that goal. Guided by our framework and targets, we will continue to reduce our GHG emissions.

At the same time, we are strengthening our commitment to our people. With over 33,000 employees across the region, we continue to invest in their wellbeing, development and safety, equipping them with future-ready skills and fostering a workplace that values inclusion and opportunity. Our focus on diversity, equity and inclusion has expanded, opening doors for more equitable hiring and leadership development. Health and safety remain a key priority, extending beyond employees to on-site contract workers, vendors and customers. We also work closely with 1,978 suppliers across ASEAN to embed responsible business practices, strengthening value chains and supporting economic resilience across the region.

 OUR FOCUS AREAS	MATERIAL TOPICS	2024 ACHIEVEMENTS
 A Low-Carbon Bank Minimising our environmental impact by reducing operational GHG emissions and achieving net zero operations by 2030	 Climate Change: Operational Emissions	<ul style="list-style-type: none"> Achieved CIMB Malaysia's first Net Zero Carbon Building status with Wisma CIMB Earned Malaysia's first GreenRE Office Interior certification for a bank branch at CIMB IOI City Mall Maintained operational net zero emissions (Scope 1 and 2) for CIMB Singapore for the second consecutive year Enhanced operational efficiency by piloting 10 'Greening the Branches' projects at CIMB Thai
 An Engaged and Thriving Workforce Fostering a safe, supportive and enriching workplace that empowers our people and attracts top industry talent	 Talent Attraction, Retention and Growth	<ul style="list-style-type: none"> Launched Navigating My Career, a refined career pathing platform designed to support employees' professional development Expanded regional mobility opportunities to build cross-border expertise and broaden professional exposure for employees, facilitating over 100 regional mobility opportunities and close to 1,000 internal mobility movements in Malaysia Enhanced learning and development across CIMB Group, equipping employees with critical skills in sustainability, data analytics and other emerging areas
 An Inclusive and Fair Work Culture Building a diverse, equitable, and inclusive environment where people feel valued and work effectively together	 Diversity and Inclusion	<ul style="list-style-type: none"> Achieved a balanced pay ratio at the Group level, maintaining a 1.00 : 1.01 pay ratio between male and female employees Increased women's representation in leadership to 42% Enhanced support for neurodiverse talents through structured recruitment and awareness programmes across Touch 'n Go Group

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CLIMATE CHANGE AND OPERATIONAL FOOTPRINT

We continue to reduce Scope 1 and 2 emissions across our operations while improving how we measure and report operational Scope 3 emissions. As we work towards net zero operations by 2030, we remain committed to maintaining business resilience and delivering what matters most to our customers.

ROADMAP TOWARDS NET ZERO GHG SCOPE 1 AND 2 EMISSIONS BY 2030

We have made good progress in reducing our operational emissions and remain committed to stepping up our efforts. Our roadmap to net zero by 2030 is built on four key levers to address both near and long-term impacts. This four-lever strategy allows us to address emissions reduction comprehensively while balancing cost and operational feasibility.

Optimising Business Operations	Improving Energy Efficiency	Expanding Green Energy Use	Using Carbon Offsets Responsibly
Reducing our physical footprint, advancing digitalisation and enabling remote work to improve efficiency	Enhancing operational efficiency through energy audits, retrofits, automation and green building practices	Increasing renewable energy adoption through solar PV installations, Green Electricity Tariff (GET) subscriptions and RECs	Offsetting unavoidable emissions with certified carbon credits, capping carbon offset use at 10% by relying only on certified credits for unavoidable emissions

Note that all references to GHG emissions in this section refer to net GHG emissions, incorporating emission reductions from carbon credits and renewable energy certificates, unless stated otherwise. More details on our decarbonisation efforts are on our website.

KEY OUTCOMES

- Our Scope 1 and 2 GHG emissions continue to decline, driven by targeted energy efficiency initiatives and increased use of renewable energy. We are on track to achieve our 2025 reduction target of 45%, where we have exceeded our interim milestone of 33% for 2024



OUR DECARBONISATION ROADMAP

Short-Term (2022-2025): Immediate Actions

- Upgrading to LED lights
- Installing motion sensors
- Upgrading of cooling systems
- Converting bank-owned cars to EVs and installing charging points

Medium-Term (2025-2027): Strategic Investments

- Automating energy monitoring systems
- Replacing chillers and district cooling systems
- Installing solar PV systems at offices and branches
- Progressively increasing purchase of RECs

Long-term (Beyond 2027): Lasting Impact

- Adopting Virtual Power Purchase Agreements (VPPA)
- Purchasing high-quality carbon credits (as a last resort)
- Consolidation of HQ buildings

Terms Explained:

- RECs (Renewable Energy Certificates):
Certificates that verify renewable energy generation. One REC represents 1 MWh of clean electricity added to the grid.
- VPPA (Virtual Power Purchase Agreement):
An established mechanism for supporting renewable energy projects by purchasing clean energy indirectly through the national grid, without directly owning the power plant or source.

OUR APPROACH TO GHG ACCOUNTING

We measure and report our GHG emissions following the Greenhouse Gas Protocol. Under the operational control approach, we account for 100% of emissions of business operations where we have operational control.

Scope 1 2 3

Direct emissions from sources we control, including:

- On-site fuel combustion
- Fuel use in company vehicles and mobile generators
- Fugitive emissions from refrigerants used in air-conditioning systems across our operations

Scope 1 2 3

Indirect emissions from purchased electricity are reported using two methods:

- Location-based:** Represents the average emissions intensity of the national electricity grid supplying our operations
- Market-based:** Measures emissions based on specific electricity sources, such as renewables purchased through green energy programmes

Scope 1 2 3

Emissions from activities linked to assets not directly controlled by CIMB but influenced by our supply chain, such as from business travel, employee commuting to work, asset leased to third party and waste disposal. Category 15 investments, which represent Financed Emissions, are reported separately.

Details on our GHG accounting approach are on our website.

EXPANDING SCOPE 3 EMISSIONS REPORTING

While Scope 3 emissions are complex to track, we are committed to increasing transparency by continuously improving data collection and methodologies to capture our full impact wherever possible .

In 2024, we expanded our Scope 3 coverage to include eight key categories:

Category 1 Purchased Goods and Services	Category 5 Waste Generated in Operations
Category 6 Business Travel	Category 7 Employee Commuting
Category 8 Upstream Leased Assets	Category 9 Downstream Transportation and Distribution
Category 13 Downstream Leased Assets	Category 15 Investments*

* Details on CIMB's Category 15 financed emissions and related initiatives are included in the Understanding our Financed Emissions section on page 124.

New categories included in 2024

A notable new initiative this year is CIMB's subscription to DHL's GoGreen Plus Forward Plan, which reduces a portion of our air freight emissions through the use of Sustainable Aviation Fuel (SAF). This plan assists us to track our Scope 3 emissions specifically from downstream transportation and distribution activities.

For more information, please refer to the Performance Data Supplement on our website.

GENERAL GHG CALCULATION AND REPORTING APPROACH

We gather fuel, energy and refrigerant consumption data from sources such as electricity bills, fuel invoices and facilities management records. We use emission factors from organisations such as the Intergovernmental Panel on Climate Change (IPCC) and relevant national authorities to convert this data into CO₂-equivalent emissions. By combining top-down and bottom-up approaches, we aim to achieve more comprehensive and accurate data collection.

We are committed to transparent reporting and continuously improving the accuracy and completeness of our emissions calculations. Our methodology is periodically reviewed and updated to align with best practices and evolving industry standards.

Due to inherent limitations in data collection and estimations, some uncertainty may exist in our calculations. To maintain accuracy, we apply a materiality threshold of 5% for our GHG emissions inventory. If an emission source exceeding this threshold is identified and has not been previously accounted for, we will restate our GHG emissions for the relevant period, subject to data availability.

Detailed calculation methods are available on our website, kindly refer to our "GHG Calculation Methodology – Public Methodology Document".

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OUR PERFORMANCE

CIMB Group is committed to achieving our operational net zero targets, with comprehensive Group-wide reduction targets extending to 2030. Notably, CIMB has successfully reduced its Scope 1 and 2 GHG emissions from a baseline of 104,254 tCO₂e in 2019 to 67,110 tCO₂e in 2024. This represents a significant overall reduction of 35.6% compared to the 2019 baseline, surpassing our target for 2024 by 2.6%.

Our operational footprint spans across Malaysia, Indonesia, Singapore, Thailand and Cambodia. CIMB's Scope 1 emissions are primarily attributed to fuel consumption from owned vehicles or fleets, generator sets and fugitive emissions from air-conditioning systems. Following enhanced coverage of refrigerant data collection in 2024, our fugitive emissions increased, resulting in absolute Scope 1 emissions of 4,327 tCO₂e (or 4,205 tCO₂e including emissions reduction attributed by 122 units of carbon credits), a 41% increase from the previous year. Despite this, our overall Scope 1 emissions have reduced by 8% since 2019. Moving forward, we aim to explore further Scope 1 emissions reductions through fleet electrification and the adoption of lower global warming potential (GWP) refrigerants in our air-conditioning systems.

In 2024, we recorded 62,904 tCO₂e in Scope 2 market-based emissions, a 37% reduction from our 2019 baseline. Green electricity sourcing has expanded across CIMB Group, primarily through renewable energy certificates (RECs) under i-REC or TIGR standards. CIMB Niaga now covers 29% of its electricity use with locally generated RECs, followed by CIMB Thai at 26% and CIMB Malaysia at 25%. CIMB Singapore has fully transitioned, covering 100% of its electricity consumption with RECs. Overall regionally, the Group has attained 28% renewable energy utilisation rate sourced from CIMB's own rooftop solar PV systems, GET and RECs.

Recognising the crucial role of renewable energy in reducing Scope 2 emissions, we are actively exploring the Corporate Renewable Energy Supply Scheme (CRESS) throughout Peninsular Malaysia to diversify our green electricity sourcing. We will continue to leverage RECs for immediate emissions reductions to support the development of renewable energy industry. After retiring 122 tCO₂e of carbon credits, our total net GHG emissions stand at 67,110 tCO₂e, a 35.6% reduction as compared to our 2019 baseline.

We continue to expand measurement of our Scope 3 GHG emissions, which include emissions from water, waste, business travel, employee commuting, upstream and downstream leased assets and downstream transportation. Detailed calculation methods are available on our website.

As a financial institution, our largest emissions arise from Scope 3 financed emissions. For more information on CIMB's financed emissions, please refer to the Understanding our Financed Emissions section on page 124

For more information on the type of carbon credits we retired, refer to our Performance Data Supplement on our website.

For more information on our calculation method, please refer to our GHG Calculation Methodology – Public Methodology Document.

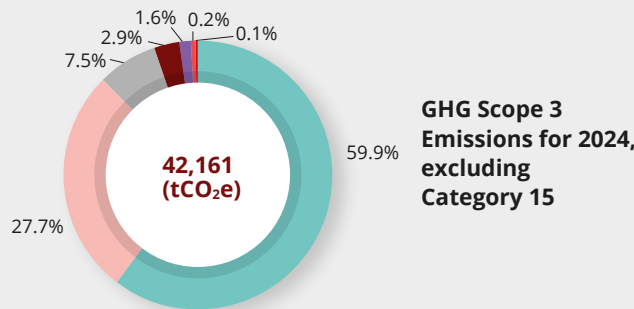
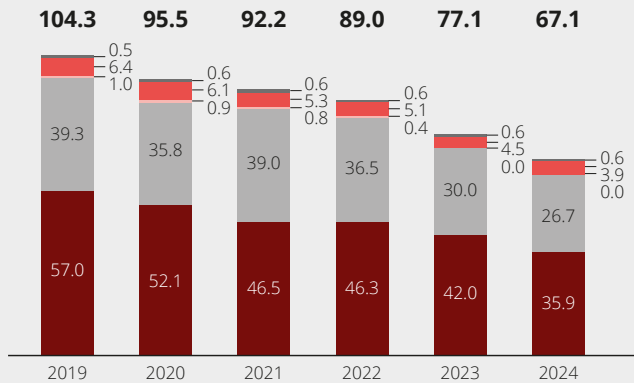
EXPANDING OUR EMISSIONS REPORTING

As part of our transition to align with IFRS S2 - Climate-related Disclosures, we are disclosing Scope 1 and 2 emissions for CIMB Group's subsidiaries, Touch 'n Go (TNG) and TNG Digital (TNGD), for the first time. In 2024, emissions from these subsidiaries accounted for less than 0.6% of CIMB's operational GHG emissions.

The subsidiaries' GHG emissions arise primarily from electricity purchased. Their aggregated annual electricity consumption is approximately 471 MWh.

For more information, please refer to the Performance Data Supplement on our website.

Net GHG Scope 1 and 2 (market-based) Emissions
(’000 tCO₂e)



- Category 1 Purchased Goods and Services
- Category 5 Waste Generated in Operations
- Category 6 Business Travel
- Category 7 Employee Commuting
- Category 8 Upstream Leased Assets
- Category 9 Downstream Transportation and Distribution
- Category 13 Downstream Leased Assets

2024 PROGRESS

Lever 1



Optimising Business Operations

- Developed internal renovation guidelines to enhance employee wellbeing, resource efficiency and long-term cost savings
- Optimised our branch network by integrating selected branches across Malaysia, Indonesia, Singapore, Thailand, and Cambodia, in response to the increasing shift toward digital transactions

Lever 2



Improving Energy Efficiency

- Completed Phase 3 LED retrofitting at 59 Malaysian branches and upgraded air-conditioning at branches and head offices located in Malaysia and Indonesia
- Achieved GreenRE Office Interior certification for our IOI City Mall branch, the first for a bank branch in Malaysia
- Achieved LEED v4 ID+C Gold certification at CIMB Bank Vietnam HCMC branch and office, improving environmental and occupational health of employees at the workplace
- Attained provisional Silver GBI certification for Wisma CIMB - CIMB Malaysia's first Net Zero Carbon Building - through a series of building equipment upgrades, green electricity sourcing and carbon offsets

Lever 3



Expanding Green Energy

- Sourced 230 MWh (equivalent to 178 tCO₂e) of energy via Malaysia's Green Electricity Tariff (GET) programme
- Purchased hydropower and biogas RECs through Bursa Carbon Exchange (BCX), cutting over 4,600 tCO₂e
- Increased CIMB Thai's RECs procurement to 2,300 MWh (equivalent to 1,150 tCO₂e)
- Maintained Operational Net Zero Emissions (Scope 1 and 2) in Singapore for the second consecutive year
- Attained 28% renewable energy utilisation rate sourced from CIMB's own rooftop solar PV systems, GET and RECs regionally
- Initiated solarisation efforts under Malaysia's national NEM 3.0 NOVA Programme (Net Energy Metering Scheme - Net Offset Virtual Aggregation) as part of a phased rollout across branches
- Installed solar PV at Malaysia head office Wisma CIMB and Indonesia Yogyakarta Sudirman branch, generating on-site renewable energy for self-consumption

Lever 4



Using Carbon Offsets Responsibly

- Secured 1,000 Verified Carbon Credit (VCC) units from Malaysia's first nature-based carbon project, the Kuamut Rainforest Conservation Project via BCX auction
- Retired 121 Verified Carbon Units (VCUs) via BCX to achieve net zero emissions in Wisma CIMB
- Retired 1 VCU to offset residual Scope 1 GHG emissions from CIMB Singapore's operations

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CASE STUDY: PROGRESSING OUR DECARBONISATION EFFORTS WITH MAC CURVE INSIGHTS

In 2024, we leveraged our Marginal Abatement Cost Curve (MAC Curve) to prioritise initiatives with the highest emissions reduction potential at the most efficient cost. This data-driven approach has helped us build on last year's progress, driving real results across our key decarbonisation efforts.

We focused on low-cost, high-impact actions such as LED retrofitting in branches and exploring Energy Performance Contracting (EPC) at pilot sites. These initiatives provided immediate energy savings and significantly contributed to reducing our Scope 1 and 2 emissions.

In parallel, we accelerated our renewable energy efforts. These include expanding solar rooftop installations, such as the completion of solar PV systems in key branches and maintaining our subscription to Malaysia's Green Electricity Tariff (GET) for priority facilities. To broaden our green electricity sourcing, we expanded our adoption of RECs in Malaysia, Indonesia, Singapore and Thailand.

Recognising that some emissions cannot yet be avoided, we participated in the Bursa Carbon Exchange (BCX) auction in 2024, securing high-quality carbon credits to offset residual emissions. This initiative also marked a milestone in piloting our Net Zero Carbon Building at Wisma CIMB.

Using insights from our MAC Curve, we have been able to balance near-term energy-saving measures with longer-term decarbonisation strategies and cost effectiveness.

INTERNAL CARBON PRICE: DRIVING ACCOUNTABILITY ACROSS DIVISIONS

To encourage our countries and divisions to reduce emissions and integrate the cost of carbon into decision-making, CIMB introduced an Internal Carbon Pricing (ICP) framework in 2021. This economic incentive charges a penalty for Scope 1 and 2 emissions exceeding divisional caps, fostering accountability across the Group's markets.

The key objectives of the ICP are to:

- Help CIMB to navigate and prepare for GHG regulations, including carbon taxes
- Embed carbon costs into investment decisions
- Improve energy efficiency and cut reliance on carbon-heavy processes and equipment
- Fund low carbon investments and sustainable solutions
- Assess projects for carbon risks and regulatory changes
- Drive internal change by pricing excess emissions

In 2024, we set our ICP at a minimum of RM70 per tonne of CO₂e, benchmarked against our MAC Curve, as well as regional prices for RECs, carbon credits and carbon taxes. By 2030, the ICP is expected to rise to RM275–RM355 per tonne.

We continue to refine our ICP framework to align cost considerations with environmental goals, improving the impact and cost-efficiency of our decarbonisation investments.

Proceeds collected through the ICP are reinvested into:

- Energy-efficient infrastructure and upgrades
- Renewable energy adoption, including the purchase of RECs
- High-quality carbon offsets for unavoidable emissions



Refer to 2024 Progress section on page 83 for further information on the GHG emissions reduction initiatives.

KEY OUTCOMES

- Expanded our energy efficiency and green energy initiatives, earning recognition for our offices and branches across the region
- Strengthened #teamCIMB's internal sustainability culture through our Internal Carbon Pricing

SUSTAINABLE SUPPLY CHAIN

Working with suppliers who uphold ethical practices, respecting the environment and supporting fair working conditions remains integral to CIMB's long-term resilience and competitiveness. In 2024, we continued to strengthen our supply chain practices across Malaysia, Indonesia, Singapore and Thailand, focusing on integrity and responsibility.

Collaborating with over 1,978 partners, including multinational corporations and SMEs, we encourage the adoption of responsible business practices while expanding opportunities for local businesses. We procured over RM2 billion in goods and services, primarily in technology products and services, and deepened our engagement with suppliers to align their operations with our sustainability goals. 85% of our procurement spend was with local suppliers.

PROCUREMENT GOVERNANCE AND PRACTICES

The Group Strategic Procurement team leads these efforts in alignment with the Group's Sustainability Policy. A cornerstone of our approach is our Vendor Code of Conduct (VCOG), which sets clear expectations on ethics, human rights and environmental stewardship for both current and aspiring vendors. In 2024, 78% of all vendors, both new and existing, reaffirmed their commitment to the enhanced VCOG.

CIMB's sustainable procurement governance continues to evolve in alignment with our commitment to responsible and ethical sourcing. We updated the Group Sustainability Policy and Procedure in 2024, strengthening procurement practices and reinforcing our efforts to engage with suppliers.

Key updates include:

- **Enhanced EES&G Criteria:** Updated to provide a more comprehensive framework for assessing environmental, economic, social and governance (EES&G) impacts
- **Tightened Vendor Assessment:** Introduced an updated Sustainable Vendor Assessment Basic Checklist, incorporating a technical scoring system to ensure more rigorous EES&G evaluations
- **Launched the Vendor Sustainability Awareness Programme:** A new initiative to raise awareness and empower vendors in adopting sustainable practices

ENCOURAGING SUSTAINABLE PRACTICES AMONG OUR SUPPLIERS

We work with a diverse group of suppliers across geographies and industries, at varying stages of sustainability maturity. By engaging with vendors, we continue to support their development and raise awareness of responsible practices. During the year, we strengthened our Request for Proposal (RFP) process with tighter governance measures, including a revised Sustainable Vendor Assessment Basic Checklist and technical scoring system across four critical pillars:

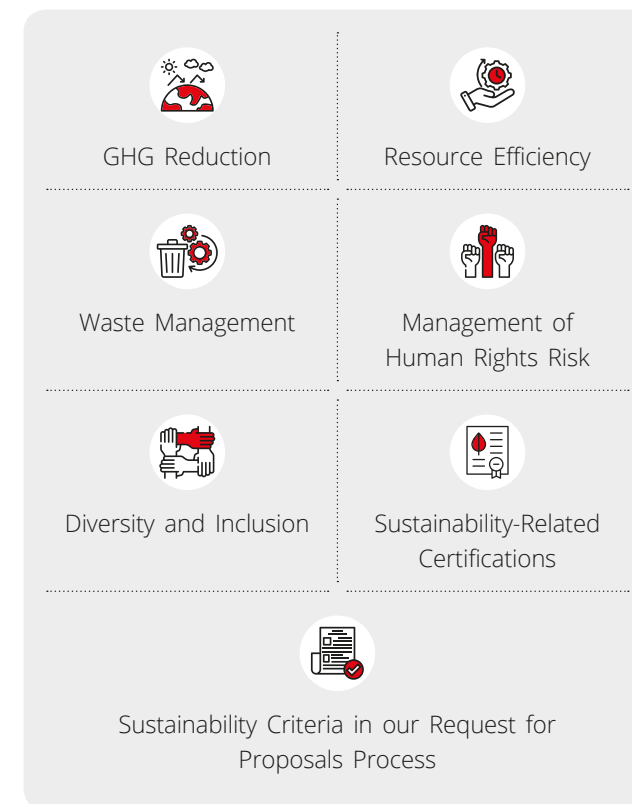


KEY OUTCOMES

- Supported more than 200 of our suppliers through various engagements
- 85% of our procurement spend was with local suppliers

SUPPLIER ENGAGEMENT

This year, we engaged with 236 vendors, bringing the total number of vendors engaged since 2021 to 900 across CIMB Group, above our target of 800. Our engagement channels include The Cooler Earth Sustainability Series, direct interactions through virtual platforms, and targeted workshops covering the following key topics:



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TALENT ATTRACTION, GROWTH AND RETENTION

CIMB attracts, develops and retains top talent who embody our values and drive to do better. The development and wellbeing of our people remain central to our strategic priorities. During the year, we sharpened our human capital focus across four key pillars to ensure that our workforce remains effective, engaged and empowered:

- **Employee Experience:** Optimising our workforce structure and processes so that our people have the tools, resources and environment to focus on what they do best
- **Talent Attraction and Development:** Investing in attracting the right talent, while equipping our people with the skills, training and opportunities to thrive personally and professionally
- **Rewards and Performance:** Strengthening our performance-driven culture by recognising and rewarding contributions competitively and transparently
- **Values and Health:** Fostering an organisational culture grounded in shared values, inclusivity, safety and wellbeing of all #teamCIMB

TALENT DEVELOPMENT FOR A FUTURE-READY WORKFORCE

SHAPING CAREERS AND ADVANCING LEADERSHIP

Nurturing our people's potential is essential to a resilient organisation. At CIMB, our focus is on continuous learning, leadership development and digital upskilling to equip #teamCIMB with all they need to excel in today's evolving business landscape. In 2024, we did more to empower #teamCIMB through targeted programmes that foster professional development and future-proof our organisation and workforce.

Engaging and Attracting Top Talent

To engage and attract diverse talent, we connect with candidates through a series of targeted outreach initiatives held physically and online throughout the year. These include CIMB Campus Takeover, CIMB Discovery Days, CIMB Travelling Leaders, CIMB Campus@Work, CIMB Catalyst, along with career fairs and public engagements spanning Klang Valley, ASEAN and beyond. These efforts reflect our commitment to providing meaningful career pathways and inspiring the next generation of talent to thrive and make an impact with CIMB.

Through various structured programmes, we nurture talent with the right tools, experiences and opportunities to become the leaders of tomorrow:

Scholarships

CIMB ASEAN Scholarship is our flagship programme that provides talented students opportunities to attend leading universities locally and abroad. In 2024, 13 scholarships were awarded to top talents in ASEAN, contributing to our growing network of future leaders.

Graduate Programmes

The Complete Banker™ (TCB), our award-winning graduate programme develops top talent for leadership roles, offering regional exposure across CIMB's network. With personalised mentorship, trainees are better equipped to accelerate their leadership potential across tailored career pathways.

The programme includes training in areas such as business acumen, sustainability, risk management and data analytics, elevating participants' preparedness to navigate the evolving banking landscape through a holistic approach that provides a comprehensive understanding of the industry.

This talent programme has developed and trained over 900 graduates regionally for business and leadership roles within CIMB.

Apprenticeships

CIMB Headstart Internship Programme (CHIP) is a dynamic internship opportunity offering students hands-on experience and exposure to various business functions at CIMB. Participants are equipped with valuable industry skills through a structured programme designed to enhance career prospects. This year, CHIP achieved a 148% increase in interns hired and expanded its recruitment efforts by engaging with 84% more universities compared to last year.

The Professional Training and Education for Growing Entrepreneurs (PROTÉGÉ) Programme is an eight-month work experience initiative designed to provide an opportunity for fresh graduates to explore and gain knowledge of the banking industry as well as impart employability and entrepreneurial skills. In 2024, the programme's hires increased by 13% year-on-year, underscoring the demand for industry-ready graduates and its role in preparing participants for dynamic banking careers.

KEY OUTCOMES

- 13 scholarships provided across ASEAN
- Over 900 talents developed under the The Complete Banker
- 148% increase in interns hired via CHIP, providing access to working experience to youth
- 13% increase in Apprentices hired

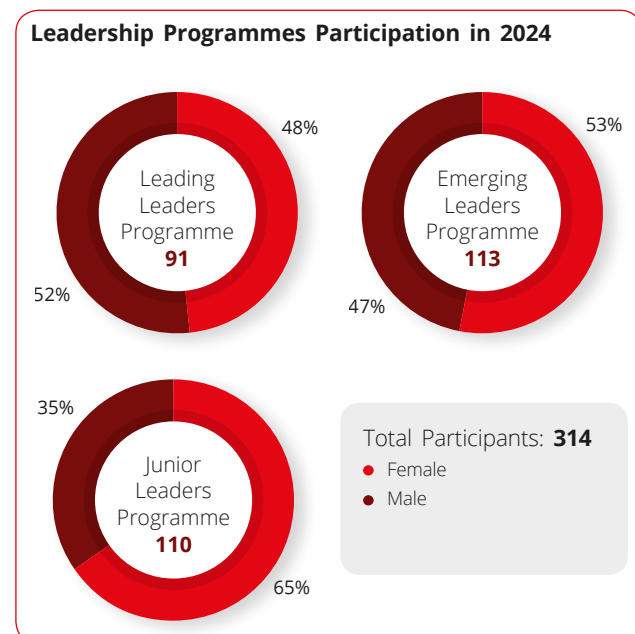


Navigating My Career (NMC)

In 2024, we launched NMC, a revamped career pathing platform that empowers employees to take charge of their professional journeys. Through the platform, employees can visualise their career progression and complete competency and skills assessments. They can then map individualised learning journeys, and access tailored learning recommendations from a rich resource environment featuring hundreds of skill-based learning modules. The pilot programme currently covers selected divisions in Malaysia, with a full rollout to all divisions planned by 2025.

Leadership Development

CIMB's Signature Leadership Programmes continue to nurture our talent and leadership pipeline, empowering employees at various stages of their careers. Designed to combine leadership and technical upskilling, the 12 to 18-month programmes emphasise experiential learning through industry immersions, study tours and group coaching.



In 2024, we launched additional cohorts, bringing the total to nine across our three core programmes. A total of 314 participants benefitted from these programmes this year, strengthening our future leadership bench. We continue to collaborate with leading institutions such as the International Institute for Management Development (IMD), Melbourne Business School, Global Institute for Tomorrow and Asia School of Business.

Internal Mobility and Regional Exposure

We support the development of our people by offering meaningful mobility opportunities within the Group. We provide #teamCIMB with regional exposure to build their skills, expand their experience and advance their careers. In 2024, we strengthened our Forward Your Career programme to make internal mobility more accessible and impactful. All The Complete Banker (TCB) associates gain regional exposure through rotations, providing them with valuable insights and experience across our ASEAN network. We also introduced more short-term assignments and secondments, allowing employees from various divisions to collaborate, learn and apply their skills across borders. In 2024, we facilitated over 100 regional mobility opportunities and supported close to 1,000 internal mobility movements in Malaysia.

LEARNING AND DEVELOPMENT

As a leading ASEAN organisation, we recognise that upskilling our people is essential not only for their professional growth within CIMB but also for contributing to the broader economy. In a rapidly evolving business landscape, we are committed to equipping #teamCIMB with the right skills and knowledge to stay competitive, adaptable and future-ready. By fostering a culture of continuous learning and development, we empower our people to take charge of their careers while ensuring CIMB remains at the forefront of industry advancements.

CIMB University

CIMB University serves as a vehicle for capability building across the Group to institutionalise knowledge whilst establishing and delivering a comprehensive suite of training curriculum to #teamCIMB to support their career advancement.

Various academies focusing on core, functional and emerging skills are set up, reinforcing our commitment to empowering and future-proofing employees with the necessary skills to navigate increasingly complex regulatory landscapes, and the challenging and dynamic banking environment. The academies focus on delivering high quality, up-to-date and tailored learning content for #teamCIMB across levels and functions to provide cohesive learning experiences across the region.

In addition, the University also aims to offer holistic development journeys across four main lines of business, i.e. Consumer Banking, Commercial Banking, Transaction Banking and Wholesale Banking to enable #teamCIMB to achieve their career aspirations.

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Cultivating Industry Experts

We develop our people with the skills and knowledge to contribute meaningfully to the industry and the Bank's development. This year, as the first Malaysian bank to complete setting of 2030 decarbonisation targets for high-emitting sectors, we are advancing our efforts through the CIMB Sustainability Academy.

The Academy delivers targeted training to deepen expertise, offering over 200 regional programmes since its launch. These initiatives equip our people with the tools to drive CIMB's commitments forward.

Our development efforts include:

- **Professional Certification Programmes:** Including Chartered Banker Levels 1, 2 and 3
- **Internal Training:** Role-specific skills in areas such as digital transformation, compliance and operational resilience
- **Functional Training Programmes:** #teamCIMB in the front lines undergo various programmes such as Sustainability Webinar Series, Solar Energy Financing Training and the ESG Investing Certification Programme
- **Sustainability Certification Programmes:** White Belt – CIMB Certified Sustainability Associate Programme, Yellow Belt – CIMB Certified Sustainability Practitioner Programme, Green Belt – CIMB Certified Sustainability Programme and advanced pathways

Digital Upskilling

The Digital and Data Academy remains CIMB's central hub for digital reskilling and upskilling, equipping #teamCIMB to navigate a rapidly evolving landscape. Key programmes include:

- **Tableau Programmes:** Empowering employees to automate reporting dashboards and create interactive visualisations, enhancing monitoring and data analysis
- **SAS Technical Training and Coding:** Strengthening programming and data analytics skills for faster turnaround times and improved reporting efficiency
- **Design Thinking and Agile Project Management:** Equipping employees with structured problem-solving and project delivery methodologies, leading to higher project completion rates, increased team engagement and innovation
- **Citizen Developer Programme:** Providing hands-on training in robotic process automation (RPA), enabling employees to automate daily tasks and boost productivity

Through these initiatives, CIMB is building a future-ready workforce, ensuring our people remain agile and prepared to drive value and innovation.

KEY OUTCOMES

- 14,159 employees participated in programmes focused on Digital, Design and Data, strengthening CIMB's digital fluency and innovation capabilities
- 2.6 million training hours achieved across the region, driving tangible business improvements as well as fostering professional and personal development for #teamCIMB
- Facilitated over 100 regional mobility opportunities and close to 1,000 internal mobility movements in Malaysia



EPICC WORK CULTURE



At CIMB, our EPICC values guide the way we work. Our commitment to the EPICC culture drives us to maintain a high-performing, inclusive and values-driven workplace, where personal growth and organisational purpose go hand in hand. These values guide us in building a strong, connected workplace culture while driving meaningful progress for our customers, employees and communities.

In 2024, we strengthened our focus on embedding EPICC across all levels of the organisation through targeted initiatives, including:

- **Change Agent Network (CAN):** Continued activation and development of CAN to amplify awareness and adoption of EPICC through division-led initiatives
- **EPICC Hour Activities:** Promoting engagement and teamwork through sports tournaments, corporate citizenship projects, celebrations and collaborative events

EPICC IN PERFORMANCE MANAGEMENT

Our vision is to be the best organisation for top talent who exemplify and live by our core EPICC values. In 2024, we continued to enhance our performance management and leadership development framework, further embedding our EPICC values into how we assess and develop our people.

We expanded the implementation of 180-degree feedback for people managers to a regional level, strengthening leadership development and performance conversations across the Group. We also continued to embed the 360-degree values-based assessment in our senior promotions process in alignment with EPICC values. These multi-rater feedback mechanisms foster greater transparency and accountability as they empower leaders to recognise their strengths and areas of improvement in demonstrating EPICC behaviours.

In 2024, we also scaled our efforts to include more top leaders across the Group, leveraging targeted interventions under our EPICC Hardwiring initiative. By regionalising feedback and expanding leadership participation, CIMB is taking deliberate steps to nurture a culture where EPICC values are deeply embedded, shaping a workplace where talent thrives and leadership inspires.

EPICC EXCELLENCE AWARDS

Building on the success of our EPICC recognition programmes, we introduced the EPICC Excellence Awards 2024, designed to elevate the recognition of outstanding contributions across CIMB. Through these awards, we continue to celebrate the passion, dedication and excellence of #teamCIMB who embody our EPICC values and drive meaningful progress across the organisation.

This year, the awards expanded to include three key categories:

- Safeguarding the Bank
- CX Stars
- People Excellence

Across the Group, 89 EPICC Role Models were recognised for their outstanding demonstration of EPICC values, driving excellence and contributing to our collective goals. Of these, 50 individuals advanced to the Regional EPICC Excellence Awards, where they were celebrated as Top 50 winners for exemplifying our shared values across the region. To further honour exceptional performance, the Best of the Best five received a personalised learning trip, cash vouchers and trophies.

Separately, the Group CEO Award recognised one outstanding individual for their exemplary impact and contributions beyond expectations.

Sustainable Action

Regional EPICC Recognition

In 2024, we expanded our EPICC recognition efforts to celebrate outstanding achievements and values-driven contributions across our regional markets reflecting our collective commitment to recognising and celebrating #teamCIMB who bring our EPICC values to life across the Group. Some examples include:

Indonesia: EPICC Heroes Shoutout – Every two months, employees vote for exceptional colleagues on their employee intranet platform, Arjuna, with the Top 5 EPICC Heroes selected and featured.

Singapore: S.E.E (Spot EPICC Everyday) Campaign – A recognition initiative where employees nominate colleagues who exemplify EPICC behaviours, earning them points that can be redeemed for prizes.

Philippines: Maverick of the Month – A monthly spotlight featuring Top EPICC employees who go above and beyond.

ENHANCING EMPLOYEE ENGAGEMENT AND EXPERIENCE

ENGAGING OUR EMPLOYEES

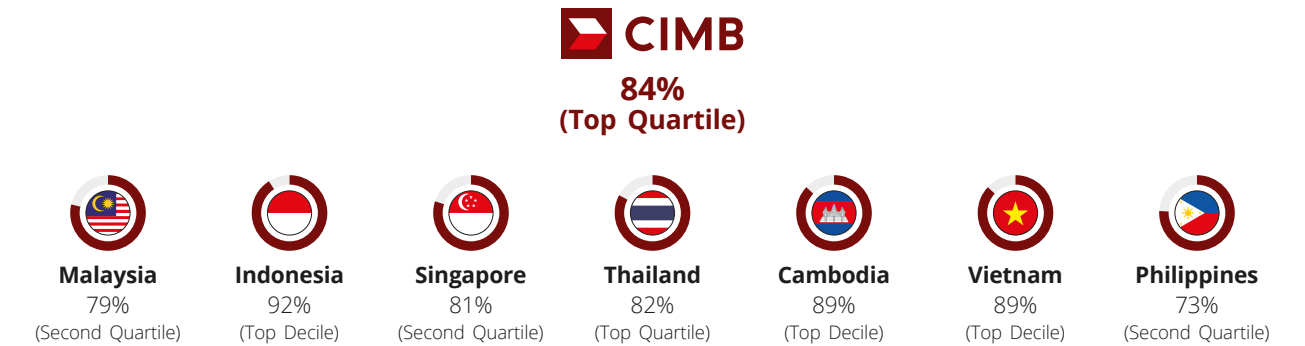
CIMB fosters a positive and inclusive workplace by continuously listening to and acting on employee feedback.

We conduct an annual Organizational Health Index (OHI) survey to measure and improve the effectiveness of our internal practices, employee engagement and organisational health. The OHI Survey measures practices and outcomes in many areas such as leadership, motivation, accountability, work environment and direction. This comprehensive approach offers valuable insights to identify organisational strengths and areas for improvement.

This year, the assessment is expanded further to include new dimensions to gain deeper insights into how #teamCIMB find meaning in their work, their career progression and overall wellbeing. Collectively, these insights help us understand and enhance the elements that contribute to a fulfilling work experience – from job satisfaction and a sense of purpose to maintaining a healthy work-life balance*.

In 2024, we had a 95% response rate across our ASEAN footprint. As a Group, our score improved to 84% from 83% in 2023, remaining in the top quartile against our industry peers across ASEAN.

OHI Performance Across the Region



More on our OHI survey methodology is available at our website

For key initiatives which led to the improvement of our OHI score, please refer to our EPICC Work Culture section on page 89

* Work-life balance encompasses managing professional responsibilities while maintaining overall wellbeing and effectively handling stress.

The 2024 OHI survey highlighted improvements in our organisational health, alongside key areas for further enhancement. To drive continuous progress, we will implement targeted action plans within each division, addressing specific challenges for meaningful impact.

By staying committed to these improvements, we aim to build on the positive momentum and create a more engaged, high-performing organisation.

ENHANCING EMPLOYEE EXPERIENCE

In 2024, we introduced new initiatives to create a supportive workplace where our people can feel valued and empowered. By understanding what matters to our people and responding to their needs, we strive to create an environment that supports them at every stage of their CIMB journey:

- **CIMB Icons:** A platform designed for employees to recognise and celebrate exceptional contributions and talents.
- **FlexBen Enhancements:** Expanded flexibility in employee benefits to better align with individual needs and preferences.
- **Virtual Coaching for EPICC Hours and Bite-Sized Learning:** Tailored, accessible learning opportunities to promote continuous development.
- **Mid-Year Pulse Survey:** On top of our annual OHI Survey, we introduced a mid-year pulse survey to gather timely employee feedback and address any emerging priorities.

KEY OUTCOMES

- Our OHI score improved to 84% from 83% in 2023, remaining in the top quartile against ASEAN peers

SUPPORTING FREEDOM OF ASSOCIATION

CIMB respects our employees' rights to freedom of association and collective bargaining. We value the role of unions in encouraging constructive dialogue, enabling our people's voices to be heard, and building collaborative solutions that address everyone's evolving needs.

In 2024, 52% of CIMB Bank Malaysia and iCIMB Bank Malaysia employees were represented by nine unions across Peninsular Malaysia, Sabah and Sarawak. Collective Agreements (CAs), signed every three years, outline the terms for the respective categories of union-represented employees.



Group-wide

40% of employees covered under employee unions, an increase of 3% from 2023



Malaysia
52%



Indonesia
24%

A NOTE FROM OUR UNION: UNION EXECUTIVE CIMB BANK, MALAYSIA

Ng Peng Ho

Union Executive CIMB Bank (UEC), Malaysia

CIMB and the UEC approach their relationship as collaborators, fostering a mutually beneficial partnership for the betterment of UEC members.



I currently serve as the General Secretary of the Union Executive CIMB Bank or UEC, where I have had the privilege of working for over 30 years. Throughout this time, the challenges faced by our members have evolved significantly. Issues such as multiplicity of trade unions, remote work and the rapid advancement of technology pose new challenges that not only affect our UEC members but the workforce as a whole.

One of the aspects I have valued most is the strong trust and collaboration between CIMB and ourselves. Unlike a regional or national union, we are an in-house Union, which allows us to work closely with the Bank. This unique position enables us to engage with the full support of both the Group CEO and Chairman, who are deeply committed to fostering a collaborative relationship between our two parties. Our approach is centred on the idea that both CIMB and the UEC are key stakeholders in this process, instead of opposing forces. This mindset has fostered a positive and mutually beneficial working relationship between us thus far.

Looking ahead, I am eager to address the emerging issues facing our members. As mental health awareness continues to grow, we are committed to providing our members with the support they need to navigate any challenges they may face, while continuing to strengthen trust and integrity across all parties involved.

Sustainable Action

EMPLOYEE HEALTH AND SAFETY

At CIMB, ensuring the safety, health and wellbeing of our employees remains our highest priority. In 2024, Group Occupational Safety and Health (OSH) strengthened governance processes, improved incident reporting and expanded critical safety training to equip our employees with the skills and confidence to respond effectively during emergencies. We also strengthened our engagement and collaborations with industry peers reflecting our holistic approach to workplace safety.


 Details of our OSH governance, processes, and management system are available on our website.

COLLABORATION AND GOVERNANCE

We deepened collaboration with industry peers by remaining an active member of the GLC OSHNet Committee, participating in knowledge-sharing and benchmarking exercises with other government-linked companies. Notably, the GLC OSH Summit 2024, co-organised with Malaysia's Department of Occupational Safety and Health (DOSH), strengthened cross-sector partnerships to improve workplace safety standards.

To enhance contractor safety, we worked with National Institute of Occupational Safety and Health (NIOSH) and other financial institutions to develop the NIOSH-Financial Institution Safety Passport (NFISP). This initiative ensures contractors meet rigorous safety standards before working on financial institutions' premises.

We also introduced a streamlined incident reporting process across our regional operations, standardising reporting to ensure consistent, transparent and timely quarterly reporting across all locations.

KEY INITIATIVES AND ACHIEVEMENTS

Enhancing Emergency Preparedness

To improve readiness for critical situations, we prioritised life-saving skills and emergency response training:

- Continued Basic Occupational First Aid, CPR, and AED (BOFACA) and Basic Occupational Fire Fighting (BOFF) training for First Aiders and Fire Rescuers
- Conducted five Emergency Response Combined Drill Training (ERCD) sessions for Emergency Response Team (ERT) members

Promoting Safe Commuting Practices

Recognising the need to promote road safety, we collaborated with the Malaysian Institute of Road Safety Research (MIROS) to support commuting employees. The initiative included:

- Two Safety Riding Training sessions for motorcycle commuters
- Two Safety Driving Training sessions for car commuters



OSH Committee Awareness and Appreciation

In June, we celebrated the contributions of OSH Committee members through the OSH Committee Awareness and Appreciation Event. The event, attended by 138 participants both physically and virtually, acknowledged their vital role in fostering a safer workplace and strengthening our safety culture.

KEY OUTCOMES

- 100% of employee grievances on harassment investigated and resolved

UPHOLDING A RESPECTFUL WORKPLACE

Every employee deserves to feel safe, respected and secure at work. Our governance framework and policies uphold the highest standards of professionalism, integrity and ethical conduct, as detailed in our Code of Ethics and Conduct  and Sexual Harassment Policy , both accessible on our website.

In 2024, we updated our Sexual Harassment Policy to strengthen protections, broaden definitions and promote accountability. These enhancements include clear measures for prevention, remediation and fostering a culture of dignity and zero tolerance for harassment.

ESCALATION PROCESS FOR REPORTING INCIDENTS

For everyone in #teamCIMB to be aware of their rights and responsibilities, we provide regular training on the Code of Ethics and Conduct and the Sexual Harassment Policy, reinforcing our zero-tolerance stance on discrimination and harassment in the workplace. Violations are met with disciplinary action, which may include termination of service.

We also maintain a clear Whistleblowing Policy, enabling employees to report grievances confidentially and securely. This policy outlines a structured escalation process for addressing concerns regarding employee rights, discrimination or harassment.

Employee Grievances in Malaysia

Item	2023	2024
Cases reported through the Whistleblowing Channel	10	0
Sexual harassment cases reported through other employee channels	4	3
Total Cases Resolved	14*	3

* Two cases were resolved in 2024.

WELLNESS AND WELLBEING

We continued to provide a comprehensive suite of benefits and support systems designed to care for the physical, mental and emotional wellbeing of our employees. Our offerings include robust health coverage, long-term financial security through savings plans and initiatives that nurture social and mental wellness. These efforts reflect our ongoing commitment to creating a supportive environment where #teamCIMB can thrive both personally and professionally.

In 2024, our Group Absenteeism Rate¹ was well-managed at 1.34%², reflecting the efforts of our ongoing wellness and engagement initiatives.



PHYSICAL AND MENTAL HEALTH

- Health talks and fairs
- Honour-based medical leave
- Long-term disability insurance
- 24/7 emotional wellbeing careline and WhatsApp text line for mental health, available in English, Bahasa Malaysia and Mandarin
- Mental health educational resources
- One-on-one remote consultations with professionals, including mental health coaches, dietitians and career coaches
- Digital coaching with a multidisciplinary team of health coaches
- DASS-21, a clinically validated tool for assessing emotional wellbeing, measuring levels of depression, anxiety and stress
- Wellness webinars



FINANCIAL RESILIENCE

- Savings for retirement beyond regulatory requirements
- Staff scholarships and sponsorships
- Employee financing and other banking facilities at preferential rates
- Financial support for single parents
- Financial support for parents with children who have special needs




FLEXIBLE WORK ARRANGEMENTS

- **FLEX4ALL:** Flexiwork arrangements that allow employees to adjust their working hours while meeting the standard daily requirements
- **Reduced Work Week:** Employees have the option to work fewer days with a corresponding reduction in workload



FAMILY-FRIENDLY WORKPLACE

- Six-month maternity leave (first-time mothers): 26 weeks (180 days) of paid leave, exceeding the legal minimum of 14 weeks
- Enhanced maternity leave for subsequent children: Up to 14 weeks (98 days) of extended leave on a half-pay basis, with no impact on benefits
- One-month paternity leave: For first-time fathers
- Adoption leave: Up to 60 days of paid leave for employees adopting a child
- Special leave: Up to 10 days of paid leave annually for significant life events, including death, serious illness or hospitalisation of immediate family members, as well as incidents involving natural disasters, fires or robberies affecting the employee's home
- Onsite lactation rooms for breastfeeding mothers
- Reserved parking bays for expectant mothers
- Onsite childcare centre located on Level 2 in Menara CIMB

¹ The Group Absenteeism Rate is measured by tracking the proportion of workdays missed due to absences. The number of workdays is computed as the actual number of working days for the respective countries. The data excludes Touch 'n Go as well as staff whose cost is borne by third party from Malaysia. A detailed country-by-country breakdown of absenteeism rates can be found at the Performance Data Supplement on our website .

² This data was assured by KPMG. The full Statement of Assurance can be found on pages 161 to 162.

Sustainable Action

Sharing by #teamCIMB

Mohamed Ibrahim bin Mohamed Ishaque

Special Projects, Consumer Business Support, Malaysia

How CIMB enabled one individual to balance a thriving career with his responsibilities as a devoted son.

I am currently an Executive Officer in the Business Projects Team of Consumer Business Support department at CIMB, having joined the organisation in April 2020 as part of CIMB's The Complete Banker programme. My role is demanding, requiring significant time, energy and focus, which can make balancing family responsibilities challenging.

Family has always been central to my life. Growing up, I helped my parents run our family bookstore, which my father established in 1984. Even as a high school student, I spent weekends at the shop, assisting wherever I could, and supporting my parents has been a priority ever since.

In 2022, my father faced health issues and his treatment as well as post-surgery recovery posed significant challenges for our family. The procedure was complex and I had to step in to care for him while ensuring the bookstore continued to operate. Closing the shop wasn't an option and I was certain I'd need to resign from my job to meet these responsibilities. However, recognising my situation, my supervisors introduced me to the Staff Rejuvenation Programme, allowing me to take six months off to focus on my family, without jeopardising my career. This support provided me with the security I needed to manage my father's recovery and support the family business, knowing my future at the Bank was secure.

The support I received extended beyond the programme. My department head, Mr Nithialingam Selvaratnam, regularly checked in on my father's health even after I returned. When my mother had a sudden fall at home and I had to rush her to the hospital, my colleagues immediately reached out, offering their concern and support. This culture of care and understanding has transformed my perception of corporate life. I am grateful to be part of a team that values people over profits, ensuring I can be both a dedicated son and a committed employee.



CIMB gave me the flexibility and empathy I needed during one of the most difficult periods of my life. Their unwavering support has strengthened my loyalty to the organisation and I couldn't imagine myself anywhere else. This is more than a workplace: it is a community that values its people, and I am committed to giving my very best in return.

Sara Eeon Yu-Fun

Relationship Manager, Private Banking, Group Wholesale Banking, Malaysia

A working mother of two shares CIMB's supportive culture and its impact on balancing family and career.

I currently serve as a Private Banking Relationship Manager at CIMB, having been with the company for seven years since transitioning from a background in Corporate Finance. As frontliners, my team and I navigate a dynamic, fast-paced environment with continuous opportunities to grow.



When I became pregnant with my first child, I had to balance the demands of this high-energy role with my aspirations of starting a family. Fortunately, I benefited from CIMB's updated maternity leave policy, which offered six months of fully paid leave for first-time mothers. For my second child, I was able to take three months of fully paid leave and an additional three months at half pay, which proved invaluable during those early adjustment months.

Those six months were crucial for recovering from childbirth and adapting to the 24/7 responsibilities of caring for a newborn. For me, in addition to navigating parenting, it was also an opportunity to recalibrate and prepare myself mentally and physically to return to work. By the time my leave ended, I felt ready to re-engage with my professional responsibilities.

The team culture at CIMB has been a vital source of support throughout my journey as a working mother. During my pregnancy, my supervisor reassured me that my role would be secure during my maternity leave, providing the confidence I needed to navigate this significant life transition. The ongoing support from my colleagues has also been invaluable. Many of them, being women themselves, understand the complexities of balancing a career with family commitments.

CIMB's dedication to fostering a flexible and supportive environment for working mothers has been instrumental in my ability to excel both personally and professionally, ensuring my continued passion for this line of work despite the demands of family life.



DIVERSITY AND INCLUSION

Diverse perspectives spark better ideas, smarter decisions and a culture where everyone has the opportunity to thrive and make a difference. At CIMB, we see diversity and inclusion as the foundation of a thriving and forward-looking organisation – integral to our success and ability to drive positive change across Asia.

Through our inclusive policies, learning programmes and awareness initiatives, we strive to create an environment that celebrates differences and drives equity. By prioritising openness and inclusivity, we aim to unlock the full potential of #teamCIMB, so that everyone has opportunities to move forward.

In 2024, we continued to deliver programmes and activities that inspire, covering topics such as recognising unconscious bias, encouraging effective communication in diverse teams and promoting inclusive leadership.

WOMEN IN LEADERSHIP

We continue to make significant strides in advancing gender diversity across the organisation, with women making up 57% of our total workforce.

At the senior leadership level¹, women hold 42%² of key roles as of 2024. We remain committed to strengthening our leadership pipeline to ensure balanced representation. Our efforts focus on merit-based advancement, nurturing talent through initiatives like the CIMB Signature Leadership programmes and targeted skills-based development opportunities.

We also recognise that creating an equitable workplace requires holistic support. Our family-friendly policies, flexible work arrangements and inclusive benefits empower employees, particularly women, to balance their professional aspirations with personal responsibilities.

To further champion workplace equity, we continue to engage leaders through programmes like our Diversity, Equity and Inclusion (DE&I) Leadership Series Dialogue.

¹ Women in senior leadership refers to GCEO-2 and above, including Key Management employees.

² CIMB is committed to fair and inclusive leadership progression. With progress from 38% in 2023 to 42% in 2024, we continue investing in training and targeted programmes to build a diverse, future-ready leadership pipeline. Despite not achieving our initial target, we remain focused on continuous improvement.

ADVANCING DIVERSITY AND INCLUSION IN LEADERSHIP IN CAMBODIA

In 2022, the Board of CIMB Bank Cambodia approved the Diversity and Inclusivity Policy, reinforcing equitable practices in:

- Recruitment and staff development
- Promotions
- Senior management decision-making

As a result, women now make up 60% of CIMB Cambodia's workforce, with 50% of middle to top management positions held by women – a significant achievement in a traditionally male-dominated industry.



Sustainable Action

INSPIRING INCLUSION ON INTERNATIONAL WOMEN'S DAY 2024

To mark International Women's Day, CIMB hosted the Inspiring Inclusion dialogue, part of our DE&I Leadership Series. Attended by 572 participants from CIMB Group's regional and international offices, the dialogue featured distinguished leaders sharing insights on fostering inclusive workplaces and overcoming barriers like the 'glass ceiling' and 'sticky floor'.

Moderated by Group CEO Novan Amirudin, the discussion featured thought-provoking contributions from distinguished speakers, including Tan Sri Dr Zeti Akhtar Aziz (Former Governor of Bank Negara Malaysia), Amanda Chin (CEO, Leader Energy – Retail), Ho Yuet Mee (Independent Director, CIMB Group), and Vera Handajani (Group Chief Risk Officer, CIMB Group Chief Risk Officer). The session underscored the transformative power of inclusion in driving innovation, collaboration and leadership across organisations. The panel emphasised expanding inclusion beyond gender to encompass race, generation and culture. Speakers shared strategies to embed Diversity, Equity and Inclusion into organisational practices, strengthen mentorship programmes and foster collaborative leadership cultures.



GENDER PAY EQUALITY

Fairness in compensation is central to CIMB's commitment to inclusivity and equal opportunities. We continue to prioritise equality in economic participation, closely monitoring gender pay equity as a key measure of our progress. At the Group level, the gender pay ratio remains balanced at 1.00 (male) to 1.01 (female), consistent with our commitment to maintaining parity and a pay gap that stays within a 5% threshold.

By continuously monitoring and addressing gender pay equality, we reaffirm our dedication to building a workplace where all employees, regardless of gender, are recognised, valued and compensated equitably for their contributions.

OUR 2024 PAY GAP

	<div> </div> Male	<div> </div> Female
Overall	1.00	1.01
Key and Senior Management	1.00	0.96
Middle Management	1.00	0.97
Junior Management	1.00	1.05
Non Management	1.00	1.01

Note: Data reflects pay ratios across Malaysia, Indonesia, Singapore, Thailand and Cambodia.

KEY OUTCOMES

- Balanced gender pay at the Group level with the ratio of 1.00 (male) : 1.01 (female)
- Increase in women in leadership ratio by 4.1%
- 20 differently-abled individuals employed across CIMB Group and Touch 'n Go in 2024

INCLUSION FOR TALENTS OF ALL ABILITIES

CIMB believes that talent comes in many forms, and every individual brings unique strengths to the workplace. By embracing the skills, resilience and perspectives of people with different abilities, we nurture a truly inclusive #teamCIMB. Currently, CIMB Group employs 14 persons with disabilities (PWD) across our workforce.

Meanwhile, Touch 'n Go Group, a wholly owned subsidiary of CIMB, has set a target to achieve 1% workforce representation of differently-abled people by 2030. As part of this commitment, Touch 'n Go is actively hiring neurodivergent individuals – people with cognitive differences that influence how they process information, learn and interact. This includes individuals with autism spectrum disorder, ADHD, dyslexia and anxiety disorders. Since 2022, Touch 'n Go has offered job opportunities to 17 differently-abled employees into its workforce.

During the year, TNG Group initiated structured pathways for recruitment, awareness and support for neurodiverse talents including:

- Targeted Employment:** Providing roles that match a person's abilities, helping them work effectively while also learning and developing their skills
- Awareness and Support:** Raising understanding among managers and teams through training sessions and dedicated resources for neurodivergent hires

Sharing by #teamCIMB

Raziah Sulaiman

Trade Shared Services, Malaysia and Singapore

The journey from an associate (clerical) staff to the Emerging Leaders programme demonstrates how CIMB encourages and provides a pathway for women to tap into their full potential.

I have been with CIMB for 21 years, starting as an associate (clerical) staff at the Trade Processing Centre. Over the years, I have remained with the department, now known as Trade Shared Services, Malaysia and Singapore. I've come to value the dynamic nature of my work. The variety keeps me engaged, constantly learning and motivated to grow.

Throughout my time at CIMB, I have had the privilege of working with many admirable leaders. Among them, my first supervisor, Rohainy Abd Latiff, remains my ultimate role model as a leader. She was results-oriented, cultivated a strong sense of teamwork and was always willing to offer guidance and support. Her leadership style is something I deeply admire and strive to emulate, and is one of the reasons I considered the Emerging Leaders programme.

The support of my leaders, along with both my direct and extended teams, has been instrumental in shaping my journey and encouraging me to join the Emerging Leaders Programme. It was my group head, Rosmawarni Abdul Samad, who first encouraged me to apply, showing her belief in my potential and helping me realise I could step into a leadership role. Although I couldn't join in 2023 due to an ongoing project. However, once it was completed the following year, Puan Rosmawarni once again encouraged me to apply. My supervisor, Patrick John Pereira, was equally supportive, despite having known me for less than 12 months. He also suggested broadening my scope of knowledge beyond Trade Finance, to give myself more opportunities for career advancement in the future. My managers' support has empowered me to believe in my potential and confidently step forward in my leadership journey.



The biggest takeaway for me so far has been the value of considering multiple perspectives when deciding on a course of action. In management and teamwork, it's easy to focus on the issues that directly affect you and your team, without taking into account how other teams that are involved may have different priorities or concerns. During this programme, I have learned to incorporate the various perspectives of bottom, middle and top management, while also factoring in customer experience, into my decision-making process.

I am deeply grateful to be surrounded by a team at CIMB that helps me recognise my own potential while encouraging me to grow into the best version of myself through courses like the Emerging Leaders programme. By fostering an environment that values inclusivity and growth, CIMB invests in its people as long-term assets and actively creates opportunities for women to step into leadership roles.

