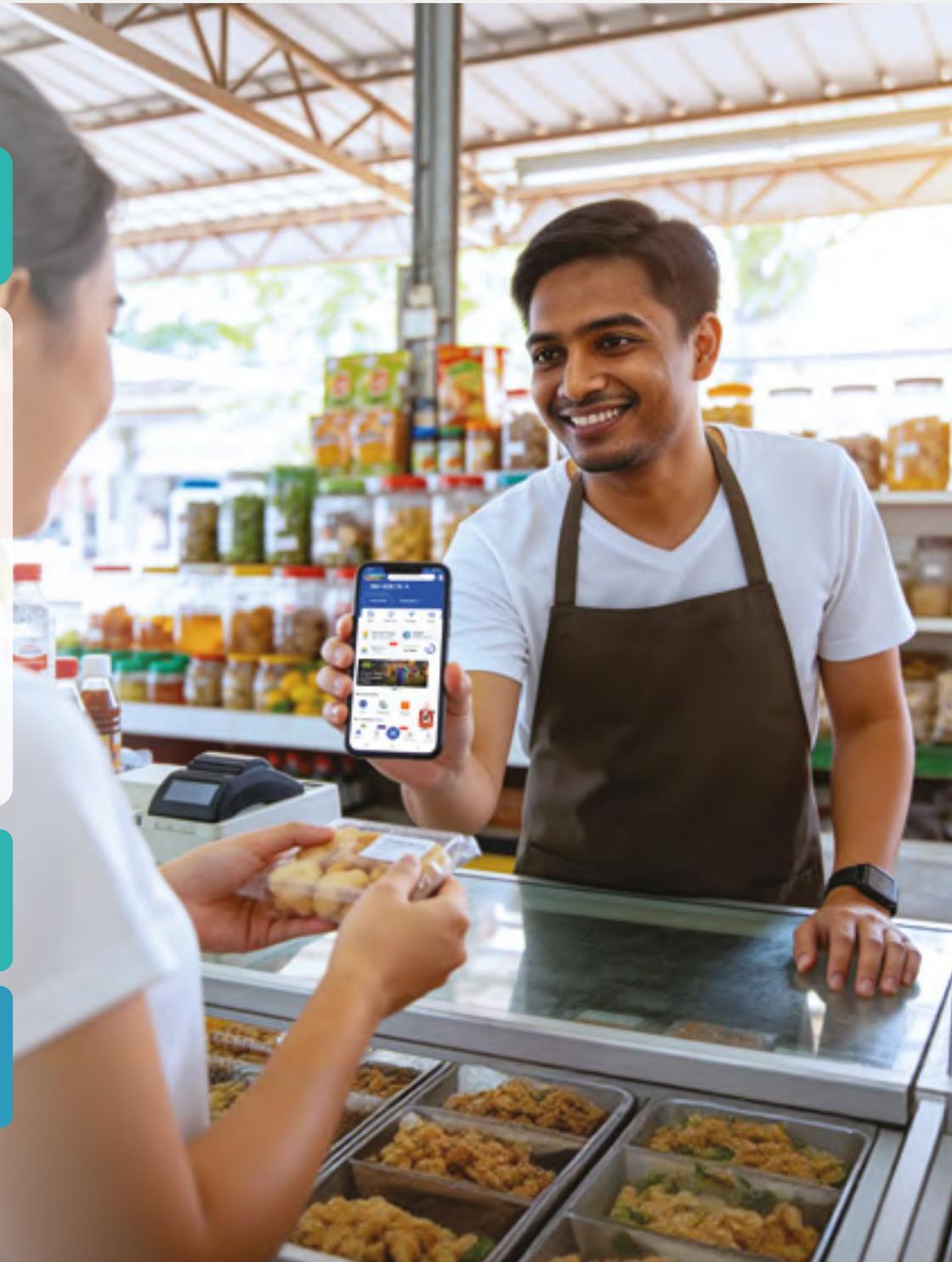


Driving Purpose Through Action

Across ASEAN, we translate our purpose into action by expanding access to financial services and economic opportunities, supporting small and medium-sized enterprises (SMEs) and investing in the communities where we operate. In 2025, this commitment was reflected in the capital we mobilised, the partnerships we built and the practical support extended to individuals and businesses navigating an uneven economic landscape.

Just as importantly, we continued to invest in our own people. By advancing digital, sustainability and leadership capabilities across the Group, we are equipping our employees with the skills, opportunities and support needed to advance their careers, find meaning in their work and support their well-being — today and over time.

Through regional platforms and the CIMB Foundation, we work alongside partners and communities to close access and wealth gaps and contribute to a more inclusive financial system across the markets we serve.



RM6.5 billion
in financing extended to
low-income individuals
across the region

RM5.4 billion
in financing provided
to micro and
small enterprises

2.16 million
employee training hours
delivered

RM28.7 million
disbursed in community
investments



ECONOMIC INCLUSION AND FINANCIAL LITERACY

 To learn more about our approach to this material topic, visit our website.

KEY HIGHLIGHTS IN 2025



- Ranked #2 globally in Inclusive Finance in the World Benchmarking Alliance's 2025 Financial System Benchmark
- Mobilised RM6.5 billion in financing for low-income individuals across ASEAN, expanding access to essential financial services
- Provided RM5.4 billion in financing to micro and small enterprises across Malaysia, Indonesia and Singapore, supporting business resilience and economic participation
- Supported 598,000 vulnerable customers with products beyond savings accounts in Malaysia — exceeding our 2025 target of 542,000 customers
- Enabled 383,000 vulnerable customers with wealth-building or protection products in Malaysia — surpassing our 2025 target of 371,000 customers
- Reached 350,000 new customers in Indonesia through financial inclusion initiatives — below the 2025 target of 590,000 customers amid broader economic slowdown
- Established CIMB Malaysia's Unified Economic Inclusion Roadmap, with 33 collaborative initiatives across our businesses, CIMB Foundation and TNG Digital
- Expanded financial literacy programmes across Malaysia and Indonesia, reaching children, youth, adults and senior citizens

Economic inclusion is a critical pillar for strengthening ASEAN's longterm resilience, particularly as the region continues to navigate geopolitical shifts, supply chain realignments and rapid technological change. Despite steady progress, gaps in financial access persist across several markets.

A large share of MSMEs, as well as certain population groups such as women, youth, informal workers and rural communities, face persistent barriers to financing and other financial services. Limited financial knowledge, low institutional trust and uneven digital connectivity continue to constrain their participation in the formal economy, heightening their exposure to financial shocks and restricting their ability to benefit from emerging growth opportunities. Closing these gaps is essential to nurturing a more equitable, diversified and shock-resilient regional economy.

Against this backdrop, CIMB helps to promote economic inclusion by widening access to financial solutions and strengthening financial capability among vulnerable groups, underserved individuals, SMEs and micro enterprises. Through targeted financial offerings, capacity building programmes, grants, digital enablement and community outreach, we empower our customers, as well as those in vulnerable groups in the communities that we serve, to make informed decisions, build financial resilience and participate more fully in economic activity.

Given that financial literacy levels remain uneven across the region, collaboration with regulators, industry partners and civil society remains vital. By fostering a more inclusive and transparent financial ecosystem, CIMB reinforces its commitment to responsible banking and to supporting sustainable and inclusive socio-economic development in the ASEAN region.

Driving Purpose Through Action

IMPACT HIGHLIGHTS FROM OUR ECONOMIC INCLUSION EFFORTS IN MALAYSIA

In 2025, we established our first Unified Economic Inclusion Roadmap in Malaysia to improve synergy in our efforts and impact. The roadmap builds on a framework of 33 initiatives across our businesses, CIMB Foundation and TNG Digital under three key areas: Economic Empowerment and Financial Inclusion, Financial Literacy and Community Initiatives. A dedicated Economic Inclusion Taskforce was established to strengthen alignment, accountability and coordinated delivery.

Advancing economic inclusion is a long-term, collaborative effort that requires ongoing commitment across multiple stakeholders. Meaningful and lasting impact, whether in uplifting communities, strengthening financial resilience or fostering more inclusive progress, takes time to achieve. The following highlights showcase how our initiatives in 2025 have supported underserved communities in Malaysia and contributed to a more resilient and equitable economy.

 <p>Economic Empowerment and Financial Inclusion</p> <p>Provided RM5.7 BILLION of financing to 125,939 LOW-INCOME INDIVIDUALS to support their needs, enhance economic opportunities and improve well-being</p> <p>Supported OVER 224,000 MSMEs in their daily operations through the creation of the TNG Digital Business Account</p> <hr/> <p>Provided RM3.5 BILLION of financing to 1,768 SMALL AND MICRO ENTERPRISES to develop their businesses</p> <p>Supported 598,000 VULNERABLE CUSTOMERS with products beyond savings accounts in Malaysia — exceeding our 2025 target of 542,000 customers</p> <hr/> <p>Helped place 1,199 YOUTH, WOMEN AND MICRO-ENTREPRENEURS on a pathway to earning consistent income</p> <p>Enabled OVER 43,000 REFUGEES to gain access to secure digital financial services</p>	 <p>Financial Literacy</p> <p>Engaged OVER 10,000 INDIVIDUALS through financial literacy, scam awareness and money management programmes</p>  <p>Community Initiatives</p> <p>Disbursed over RM22.8 MILLION in community investments, comprising RM12.3 million towards education, RM5.1 million towards climate and environment, RM4.4 million towards health and community well-being and RM1 million towards economic empowerment</p> <p>Adopted 10 UNDERSERVED SCHOOLS with a population of 11,417 STUDENTS through Sekolah Angkat MADANI programmes to bridge education gaps</p> <hr/> <p>Contributed OVER 106,000 HOURS of employee volunteerism in support of communities and environmental conservation and restoration in Malaysia</p> <hr/> <p>Helped 36,404 INDIVIDUALS to receive educational and well-being support</p>
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ECONOMIC EMPOWERMENT AND FINANCIAL INCLUSION

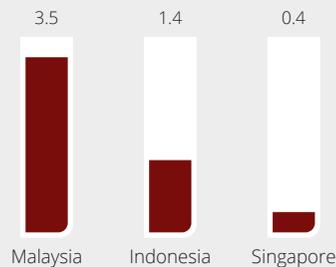
Our economic inclusion agenda focuses on financially vulnerable groups, including MSMEs, low-income households, migrants, women, persons with disabilities, youth and senior citizens. We do so by expanding access to financial solutions and providing underserved communities with targeted products, grants and financial education. We expand access to financial services through targeted products and solutions that support participation in the economy. By improving access to financing, savings, investment and payment services, we help build livelihoods, advance enterprises and strengthen long-term financial stability.

STRENGTHENING SME COMPETITIVENESS ACROSS ASEAN

Small, medium-sized and micro enterprises form the backbone of economies across ASEAN, accounting for more than 90% of all businesses and a significant share of employment¹. Despite their critical role in driving innovation, job creation and inclusive development, many SMEs and MSMEs face persistent barriers to financial inclusion, including limited access to formal credit, lack of collateral, insufficient financial records and limited digital infrastructure. Rural and women-led enterprises are particularly affected, often relying on informal lending channels with higher costs and risks. While ASEAN has promoted regional initiatives to strengthen SME financing frameworks and digital financial services, gaps remain in credit access, financial literacy and cross-border financing mechanisms, constraining the sector's productivity and competitiveness in an increasingly integrated regional economy.

Financing Extended to Micro and Small Enterprises

RM¹ billion



¹ WEF Data Unleashed. Empowering Small and Medium Enterprises for Innovation and Success (2023).



Outreach to SMEs

The SME Community Outreach Programme (SCOP) in Malaysia connects business owners directly with CIMB teams, government agencies and technology partners, bringing financial advice, tools and solutions across the country.

The first SCOP of 2025 was held in Penang, with 122 SMEs from across Northern Peninsular Malaysia in attendance. The sessions focused on practical business support, covering topics such as financing solutions, advisory services and digital adoption, delivered in collaboration with smart technology partners and government agencies.

In Kuching, we partnered with the Regional Corridor Development Authority (RECODA) and brought together over 200 SMEs, who gained insights from state agencies including the Sarawak Digital Economy Corporation, Sarawak Economic Development Corporation and the Ministry of International Trade, Industry and Investment Sarawak (MINTRED), alongside representatives from CIMB Islamic and Smart Technology Partners specialising in automation, renewable energy and digitalisation. We also recognised the Top 10 SMEs under the Bantuan Khas Sarawakku Sayang Subsidy Programme, a collaboration between CIMB and MINTRED, celebrating innovation and resilience in local enterprises. At the event, CIMB announced a RM500 million commitment through 2028 to support SMEs in Sarawak to adopt digitalisation, automation and technology-driven practices.



Across the SCOP engagements, more than 600 SMEs nationwide were able to articulate their business needs to CIMB and explore tailored support options. These sessions helped many SMEs identify clearer pathways to improve operational efficiency and strengthen their businesses. Ongoing advisory support further enhanced their capabilities and long-term resilience.

KEY OUTCOMES

- Provided RM5.4 billion in financing to micro and small enterprises across the region in 2025, supporting business resilience and economic participation
- Committed RM500 million through 2028 to support SMEs in Sarawak to adopt digitalisation, automation and technology-driven practices

Driving Purpose Through Action

Supporting SMEs in Indonesia

In Indonesia, we supported over 1,000 SMEs through the “Ngobrolin Bisnis” (Talking Business) event, which was held in more than 10 cities. This initiative provided insights into business opportunities and challenges, updates on tax, other relevant regulations and banking solutions to help customers manage their business finances effectively and efficiently.



Flexible Financing to Improve Cash Flow

For many micro and small enterprises, securing financing to ease cash flow pressures remains one of the biggest challenges to operating their businesses and remain competitive. This year, we launched several products to address this gap by offering financing solutions designed around flexibility, inclusion and ease of access.

In August 2025, CIMB Singapore launched CIMB FlexiPay , a “pay-as-you-earn” loan designed to support SMEs with smarter, more flexible access to financing. The first of its kind in Singapore, CIMB FlexiPay links repayments directly to a business’ daily revenue. On days with no revenue, no repayment is required.

In October 2025, CIMB Malaysia launched SME FlexiCash/i , which streamlines the financing process through a fully digital channel. By leveraging transactional data from their business current account, businesses are prequalified, reducing reliance on traditional documentation and enabling faster onboarding, approval, and access to financing.

KEY OUTCOME

FlexiPay in Singapore and FlexiCash/i in Malaysia have supported over 50 SME customers, with close to RM10 million disbursed since launching in 2025

Supporting Underserved Entrepreneurs through Islamic Social Finance

Through our partnership with Bank Negara Malaysia, the iTEKAD CIMB Islamic programmes expand income opportunities for micro-entrepreneurs and Asnaf individuals (those eligible for aid). The initiatives combine structured training, mentorship and blended Islamic social finance — leveraging Zakat and Waqf grants alongside Bank Negara Malaysia’s matching funds and targeted microfinancing, to help participants build stable, long-term livelihoods. Since its inception, RM4.6 million in funding has reached more than 380 beneficiaries through three key programmes. In 2025, CIMB Islamic committed an additional RM2.4 million to expand these programmes, supporting 220 new participants in Malaysia.

- **iTEKAD Program Keusahawanan CIMB Islamic-Taylor’s 2025**

In partnership with Taylor’s Community and Yayasan Belia Malaysia, the programme provided a total allocation of RM400,000 to support 40 micro-entrepreneurs in the Klang Valley. Participants receive structured entrepreneurship training, with successful micro-entrepreneurs awarded equipment grants worth RM5,000 each to enhance their business capacity and income stability.

- **iTEKAD CIMB Islamic Rider Entrepreneur Asnaf Programme 2.0**

Reaching 160 Asnaf beneficiaries across four states, this programme integrates entrepreneurship and financial training with motorcycle grants and one-year food delivery contracts with Foodpanda Malaysia. With a total contribution of RM1.6 million, this initiative enables participants to earn a consistent income while developing their financial management skills.



- **iTEKAD Melon Manis Terengganu Graduate Agropreneur Programme**

In collaboration with Yayasan DiRaja Sultan Mizan and Universiti Sultan Zainal Abidin, this initiative, supported by a contribution of RM400,000, equips 20 underprivileged students with access to modern greenhouses, hands-on agropreneurship training and business support to develop viable agri-enterprises.



KEY OUTCOME

CIMB Islamic’s iTEKAD programmes have supported over 380 beneficiaries to build micro-businesses, with funding of RM4.6 million provided since 2011

Women-led Businesses



Across the region, women own or manage businesses of various sizes. For many women running small businesses, access to formal credit remains limited, and they often rely on personal savings or informal financing to support their operations. Through financial offerings designed specifically for women-led enterprises, such as CIMB Malaysia's Women Entrepreneur Empowerment (WEE) Special Rate, CIMB Niaga's Kartini Loan and Perempuan Berkarya, we provide preferential financing to eligible women-led SMEs. CIMB Malaysia and CIMB Niaga have received over 100 applications from women-led businesses seeking to scale their operations.

Building on the success of MicroBizReady, a programme targeted to help MSMEs scale their businesses with training in digitalisation, business strategy and finance, CIMB hosted the WEE Event in April 2025 at Menara CIMB. This initiative brought together 12 CIMB MicroBizReady participants to showcase and sell their products within the CIMB community. Together, they generated RM13,660 in sales in one day, increasing their income by about 30–40% above their usual earnings.

In Indonesia, CIMB Niaga is collaborating with the United Nations Environment Programme and UN Women through the EmPower II: Women for Climate-resilient Societies initiative to strengthen women's participation in the energy transition. CIMB Niaga will allocate US\$250,000 in grant funding by 2027 to support eligible women-led and/or vulnerable-group SMEs in adopting energy transition and sustainable development initiatives.



Supporting MSMEs to Digitalise their Operations



Many MSMEs and individual traders continue to face barriers in accessing digital tools needed to improve operational efficiency and scale their businesses. With a large and diverse merchant base, TNG Digital is well-positioned to help address this need. Today, over two million merchants use the TNG eWallet, approximately 80% of whom are micro-businesses and gig workers, giving TNG Digital deep reach into segments that are often underserved by traditional financial services providers.

In June 2025, TNG Digital introduced the TNG Digital Business Account, a fully digital e-wallet account designed to support MSMEs and gig workers in managing their day-to-day business finances. This zero-fee, paperless solution with no minimum balance requirement enables merchants to accept payments, manage transactions, receive funds in real time and make seamless transfers across banks and e-wallets. By improving cash flow visibility and reducing operational friction, the solution supports liquidity management, contributing to greater resilience within Malaysia's small business sector.

As at December 2025, over 224,000 merchants have been onboarded onto the TNG Digital Business Account, with approximately RM3.7 billion total instant settlements, supporting financial inclusion for businesses operating across the formal and semi-formal economy.

In the Philippines, we launched CIMB Biz in 2025, providing MSMEs with easier access to formal banking through preferential savings rates, better deposit options and free daily fund transfers — all done through digital channels, helping businesses manage their finances more efficiently.

KEY OUTCOMES

- Secured US\$250,000 in grant funding from United Nations Environment Programme Finance Initiative (UNEPFI) for CIMB Niaga to support eligible women-led SMEs in adopting energy transition and sustainable development initiatives by 2027
- Launched the TNG Digital Business Account in mid 2025, which has since helped 224,000 MSMEs and gig workers with RM2.7 billion in monthly business transactions, with no fees and minimum balance requirements

Driving Purpose Through Action

EXPANDING FINANCIAL ACCESS FOR INDIVIDUALS

Across ASEAN, many individuals still lack access to formal banking services. As a result, they often depend on cash savings or informal lenders and have limited protection against illness, income disruption or unexpected expenses. When financial shocks occur, households often have little choice but to reduce essential spending or take on additional debt.

Economic inclusion is about enabling individuals to participate meaningfully in the economy and build financial stability for their families. We extend financial access to underserved communities by integrating accessible services with digital and social innovation, creating practical pathways to stable livelihoods and long-term financial independence.

In 2023, we set an ambitious goal to address the challenges faced by the bottom 40% of income earners (B40) in Malaysia, aiming to improve their financial health and long-term well-being. In 2025, we helped more than 383,000 B40 customers improve their financial health through access to wealth-building or protection products, for example through accessible micro-investments and micro-insurance. In addition, we supported over 598,000 B40 customers to access products beyond savings accounts, helping them build their credit history, improve their financial management skills and reduce reliance on high-cost financing sources.

In Indonesia, where access to formal financial services remains inconsistent, our goal is to onboard one million active low-income customers between 2024 and 2026 through accessible savings, protection solutions and targeted financial literacy programmes. In 2025, we onboarded 350,000 new low-income customers, falling short of the target of 590,000 for the year, reflecting softer economic conditions that have affected savings participation and account uptake. In response, we have launched additional programmes and initiatives to reach more customers. However, given the challenging economic conditions, we may not be able to meet our target of one million new low-income customers by 2026.

KEY OUTCOMES

- We supported 598,000 vulnerable customers in Malaysia with products beyond savings accounts and a further 383,000 with wealth-building or protection products, to support financial health and resilience
- We reached 350,000 new low-income customers in Indonesia through financial inclusion initiatives



Tailoring Financial Products for Financial Inclusion in Malaysia

We have enhanced selected key financial products to lower entry barriers for vulnerable and underserved segments in Malaysia. These examples show how we tailor our solutions to improve access to financial services.



Fixed Deposits

Reduced minimum placement amount from RM5,000 to RM1,000



Unit Trusts

Reduced minimum investment amount from RM1,000 to RM100 through digital channels



Youth Accounts

With Takaful protection and a debit card



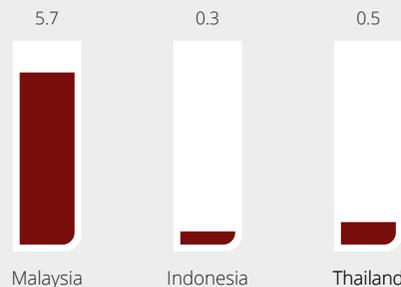
Expanding Financial Access in the Philippines

CIMB Bank Philippines strives to improve financial inclusion in the Philippines, a market with one of the lowest banking penetration rates in ASEAN. Since launching operations, we have reached over 10 million customers and provided access to formal credit for over 4.6 million individuals, many for the first time. To support the millions of Filipinos working abroad, the Bank introduced a remittance service from over 170 countries with no hidden fees, allowing families to receive funds instantly through the CIMB mobile app without visiting remittance centres.

To further strengthen financial resilience, CIMB also launched Own My Goals (OMG), a personalised savings tool that helps customers set, track and automate savings goals in an engaging way. The OMG tool, coupled with CIMB Philippines' attractive savings returns offers, helps our customers save more and reach their goals. These efforts reflect CIMB's commitment to empowering Filipinos with accessible, digital-first financial solutions.

Financing Extended to Low-income Individuals across the Region

RM' billion



KEY OUTCOME

Launched CIMB Kababayan in the Philippines, enabling overseas Filipino workers to open a CIMB Philippines bank account from abroad and transfer funds to their families and pay bills at no cost

Enabling Cashless Payments and Credit Access in Vietnam



CIMB Vietnam is driving financial inclusion through a digital-first, partnership-led approach, offering zero-fee, no-minimum balance accounts alongside instant digital deposits and financing solutions. As one of the first banks in the market to introduce electronic Know Your Customer (eKYC) capabilities, customers can open accounts quickly and securely through digital channels. Our roadmap aligns with Vietnam's National Financial Inclusion Strategy, which targets a 20–25% annual increase in cashless payment transactions and aims for over 70% of adults to have a formal credit history.

Supporting Seniors to Bank with us



We offer savings solutions for seniors, with options that accommodate both our traditional passbook record-keeping and digital access through OCTO App. Account structures are designed with accessible entry requirements and inclusive eligibility, including joint accounts where at least one holder is aged 50 and above. We conduct targeted fraud and scam awareness briefings during the account opening process for higher-risk groups such as retirees and senior citizens.

Across our branch network, service arrangements for vulnerable customers include special care queue systems, wheelchair access and frontline staff training to support seniors with patience and clarity.

KEY OUTCOMES

- Over 43,000 refugees have been registered as TNG eWallet users, enabling them to receive and transfer funds digitally
- Over 150,000 migrant workers in Malaysia receive their salaries via TNG eWallet, with total disbursements of close to RM5 billion since 2024

Supporting People with Disabilities

CIMB aims to remove barriers to financial participation by creating a more welcoming and accessible banking experience for customers with disabilities. As part of this commitment, the Bank has introduced sign language support. More than 50 staff members have been trained to serve deaf or hard-of-hearing clients effectively, enabling customers to access banking services in a language they understand and trust.

CIMB also enables independent access for customers who are blind, visually impaired or otherwise print-disabled through specialised account opening and debit card application processes. These include accessible terms and conditions that allow customers to complete applications on their own mobile devices without requiring a witness.



Facilitating Access for Displaced People



In Malaysia, over two million documented foreign workers and around 214,000 refugees and asylum seekers have limited access to formal financial services. Without bank accounts, many rely on cash, which is vulnerable to theft, loss and exploitation. For these communities, the ability to store, receive and send money securely is essential to meeting everyday needs.

In February 2025, TNG Digital partnered with the United Nations High Commissioner for Refugees (UNHCR) to enable digital onboarding for verified UNHCR cardholders. By December 2025, over 43,000 refugees had been registered and verified through the electronic Know Your Customer (eKYC) process as TNG eWallet users, enabling them to securely receive, store and transfer money digitally.

Digital Salary Payments for Migrant Workers



Of the over 3 million¹ migrants in Malaysia, many remain excluded from traditional banking services due to documentation barriers. To help address this gap, CIMB is expanding access to digital financial solutions through TNG eWallet, enabling migrant workers to securely receive and manage their salaries.

In 2025, Sabah joined Peninsular Malaysia in recognising TNG eWallet as a compliant salary account, enabling digital wage payments for migrant workers. TNG Digital also partnered with Kakitangan.com to integrate DuitNow Bulk Transfer, which allows the disbursement of salaries in bulk directly from any bank's cash management system into employees' TNG eWallet accounts. Today, more than 150,000 migrant workers nationwide receive their salaries via TNG eWallet, with cumulative salary disbursements of close to RM5 billion since the feature was introduced in 2024.

¹ International Organization for Migration

Driving Purpose Through Action

FINANCIAL LITERACY

Financial literacy is important because it helps people make smart money decisions, manage debt, save for the future and avoid scams. We collaborate with a broad network of partners in the ASEAN region, including local authorities, corporates, educators and financial literacy organisations, to support the development and delivery of programmes that build foundational money-management skills, promote early savings and planning and empower individuals to make informed, responsible financial decisions.

BUILDING FINANCIAL LITERACY ACROSS GENERATIONS



Children

Since 2011, CIMB Niaga has actively engaged students through financial education programmes in support of the Financial Services Authority's (OJK) mission to promote economic inclusion and financial literacy. Through programmes such as Tour de Bank and Ayo Menabung dan Berbagi, we have reached thousands of children from elementary through high school. In 2025, the programme engaged more than 10,000 students and teachers across various cities in Indonesia.

Youth

CIMB Foundation's Be\$MART is our flagship financial literacy programme aimed at raising financial literacy among Malaysian youth. Throughout the year, we worked closely with our business units and employees, and partnered with organisations such as Yayasan PINTAR, Yayasan UEM and Teach for Malaysia to broaden our reach to schools across Malaysia. In 2025, we delivered the Be\$MART programme in both Malaysia and Indonesia as a financial literacy initiative for university students, including 83 scholarship awardees from local universities in Indonesia.

For details on Be\$MART and our financial literacy initiatives, please refer to page 132.

Working Adults

JagaDuit is a financial literacy programme developed in collaboration with Agensi Kaunseling dan Pengurusan Kredit and more than 40 corporate and commercial banking clients. It equips our clients' employees with the knowledge and tools to take charge of their financial well-being. Under this programme, 7,054 hours of training were delivered to 5,411 beneficiaries in 2025.

This year, we developed the JagaDuit educational microsite in three languages, Bahasa Malaysia, English and Chinese, to expand access to financial literacy across Malaysia. We further amplified JagaDuit's educational content through social media, podcasts, television and collaborations with financial educators.

Seniors

As banking becomes more digital, many senior citizens who have relied on in-person banking for most of their lives may find it hard to transition to digital services. Limited familiarity with technology can restrict access to essential services and increase exposure to online scams and fraud. Recognising this, CIMB supports senior citizens through financial education initiatives and banking solutions designed for clarity and ease of use.

Through TNG Digital in Malaysia, in partnership with local governments and community groups, we introduced "Let's Duit" to help seniors become more confident in using digital tools and better understand safe transaction practices. In 2025, six sessions were conducted, reaching 630 senior participants.

Personal Financial Management Skills for Teachers

Led by the Financial Education Network, managed by the Financial Industry Collective Outreach, and supported by the Ministry of Education Malaysia, this programme was developed to strengthen financial literacy among Malaysian teachers. The Train-the-Trainer programme aims to enhance teachers' financial well-being while equipping them to confidently deliver financial education in schools. It reached 209 teachers, who then went on to train other primary and secondary school teachers nationwide.



CORPORATE CITIZENSHIP

To learn more about our approach to this material topic, visit our website.

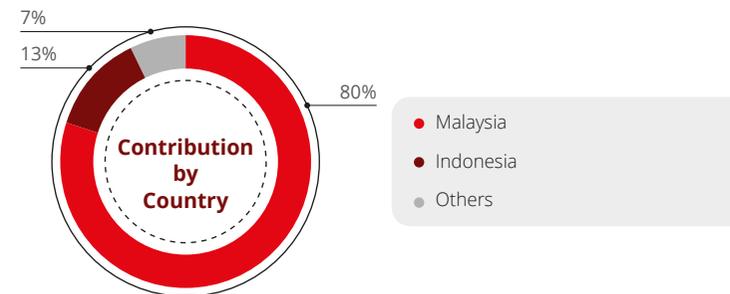
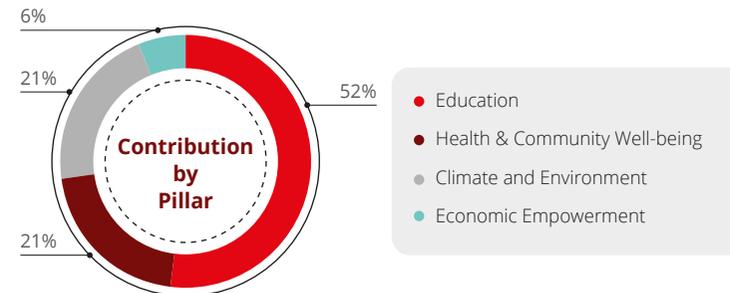
KEY HIGHLIGHTS IN 2025



- Disbursed RM28.7 million in community investments in 2025 and RM153.2 million from 2021-2025, surpassing our target of investing RM150 million over the five years to benefit communities across the region
- Recorded 200,150 volunteering hours in 2025, exceeding our annual target of 120,000 hours and reinforcing a strong culture of employee volunteerism
- Delivered 11 programmes across four adopted PPR communities, advancing education, mentorship, entrepreneurship, financial literacy and health support
- Tripled financial literacy outreach across Malaysia and Indonesia, expanding programmes to elderly communities and public-school teachers
- Empowered over 569 micro and small entrepreneurs through MicroBizReady since 2020, building business resilience and income stability
- Screened 3,974 individuals for kidney disease risk in Malaysia, with 23% referred for follow-up care to support early intervention
- Reached 1,000 malnourished children across 22 cities in Eastern Indonesia through the #CegahStunting initiative, strengthening early detection and community-based prevention
- Invested RM545,000 to restore 35 hectares of habitat in Sabah, planting 47,000 seedlings to enhance biodiversity and protect 90,000 hectares of Totally Protected Areas
- Planted 115,400 bamboo trees across Indonesia and trained 965 farmers to support sustainable livelihoods and environmental stewardship

Our corporate citizenship strategy reflects our responsibility to create lasting social and economic value for underserved segments of society. Across the region, deep and persistent gaps continue to limit equitable development — ranging from unequal access to quality education and digital tools to disparities in financial literacy, economic opportunities and social mobility. These challenges are often most acute for low-income communities, youth, women, rural populations and informal workers, who face structural barriers that prevent them from fully participating in the region’s economic progress.

Anchored by CIMB Foundation in Malaysia and our Corporate Responsibility teams in the region, we channel resources toward meaningful progress under four key pillars: Education, Health and Community Well-being, Economic Empowerment and Climate and Environment. Guided by national and regional priorities, we support our partners in delivering programmes that create measurable outcomes and lasting impact for the communities we serve. In 2025, we disbursed a total of RM28.7 million to support various initiatives in the region.



Driving Purpose Through Action

REFLECTING ON FIVE YEARS OF IMPACT IN MALAYSIA

In 2021, we committed to investing RM150 million over five years to drive impact and support national priorities in the markets where we operate. Through the work of CIMB Foundation and CIMB Islamic, we have identified on-the-ground partners and assessed resource gaps to support the development of long-term programmes. These efforts aim to expand access to education, improve livelihoods and strengthen community resilience. The following is a selection of our key long-term initiatives and the impact we have created over the past five years.

EDUCATION

Teach For Malaysia

Since 2021, CIMB Foundation and Teach For Malaysia have collaborated to address educational inequity for low-income households and Orang Asli (Indigenous) communities. With over RM7 million invested, this partnership injects new talent into the education ecosystem by recruiting, training and placing our best talents in the most high-need schools across the country. The programme has supported 108 teachers through capacity development, strengthened community leadership and developed students from underserved communities into future change-makers.

Teacher Fellowship Programme – Guru Muda Pathway

Introduced in 2024 under the Ministry of Education's Malaysia Education Blueprint (2013–2025), the Novice Teacher (Guru Muda) pathway is a two-year fellowship programme delivered in collaboration with Teach For Malaysia to support early-career teachers. Participants are placed in schools with high needs where they receive training, leadership coaching and classroom-based mentorship to improve learning outcomes, helping to build Malaysia's next generation of educators.

Program Komuniti Perkasa (Powerful Community Programme)

In 2022, we supported the Program Komuniti Perkasa (PKP) which helps students learn and develop leadership and design-thinking skills through a series of workshops. Students are guided by assigned mentors to develop a solution to an issue in their community.

Over the years, the programme has supported 923 students in strengthening their leadership and resilience skills and trained 242 mentors to guide students' learning journeys. The programme also engaged over 110 community leaders to strengthen relationships and understand the issues faced by residents in the housing estate.

CASE STUDY

CIKGU D: PERSEVERANCE THAT PAYS OFF

When Cikgu Nordiana, known affectionately as Cikgu D (Teacher D), was assigned to teach Malay at a Chinese vernacular school in Kuala Sepetang, she faced an uphill task. Her students spoke neither Malay nor English and her lessons fell flat. The stress and frustration soon affected her health.

The turning point came when she joined the Guru Muda Pathway. The fellowship equipped her with new teaching tools to overcome language barriers, including visual storytelling and play-based learning. The results were transformative. Cikgu D's students, once withdrawn, began participating eagerly and showing newfound curiosity for the Malay language.

Today, the young teacher is thriving in her role. She has rejuvenated the school library, mentors fellow teachers and continues to inspire her students. Her former pupils still return, often with handmade thank-you cards, small gestures showing their deep gratitude for her perseverance.

CASE STUDY

THE RIPPLE EFFECTS OF NAJIB'S LEADERSHIP JOURNEY

One of the major issues impacting youths in some public housing projects is drug addiction. Najib did not see any solutions or efforts made to stop this vicious drug cycle within his community, and felt frustrated that he could not do anything to help his peers.

In 2024, Najib joined the PKP programme, which helped to develop his confidence and leadership skills. Najib chose to focus on the drug issue in his housing estate. Together with four friends, Najib developed an anti-drug campaign to raise awareness in his Program Perumahan Rakyat (PPR) community, part of Malaysia's national low-cost public housing programme. They collaborated with the National Anti-Drug Agency to organise workshops and talks to educate youths on the dangers of drug use, sparking critical conversations on making safer choices.

In 2025, Najib returned to PKP to serve as a community mentor, guiding a group of 10 to 11-year-olds through their own PKP journey. From leading his own campaign to mentoring the next cohort of student leaders, Najib's leadership now creates space for others to lead, sparking a ripple effect within his PPR community.

ECONOMIC EMPOWERMENT

MicroBizReady

From 2020 to 2024, CIMB Foundation’s MicroBizReady programme has empowered more than 569 micro and small entrepreneurs from low-income communities to build business resilience. In partnership with Taylor’s Education Group, the programme equips participants with critical business skills, including digitalisation, business strategy, financial management and emotional well-being.

Over RM500,000 in grants has been invested to promote inclusive entrepreneurship, empowering women, persons with disabilities and low-income households to improve their livelihoods and financial standing. Building on these results, a three-year grant was initiated in 2025 to expand support to 840 new participants across five states in Malaysia.

CASE STUDY

NURAZLIN AZMAN – FROM DUCK FARMER TO ENTREPRENEUR

For years, Nurazlin managed a small duck farm in Perak, selling meat and eggs to support her family. High feed costs meant her profits barely covered expenses. The future seemed uncertain.

Everything changed when she joined the MicroBizReady programme. The programme provided her with practical training in financial management, business strategy and digital marketing, along with a grant to purchase essential equipment.

Nurazlin learned to develop her own feed and create value-added products, such as smoked duck curry. Her income stabilised, her confidence grew and her business began to thrive. Today, she employs single mothers and local youth, mentoring them to build their own income streams.

HEALTH AND COMMUNITY WELL-BEING

Spectruck

The CIMB 20/20 Perfect Vision Programme, delivered in partnership with Spectruck, enhances eye health and supports stronger learning outcomes for students across Malaysia, particularly those in underserved communities. By offering free vision screening and prescription glasses, the programme helps remove a critical yet commonly unnoticed barrier to learning: unaddressed vision challenges.

Since its launch in 2020, the programme has screened over 45,000 students nationwide and prescribed over 11,900 pairs of glasses. It has also expanded to reach low-income students and those living in rural areas. Ongoing screening continues to reveal the importance of early intervention in supporting academic performance and long-term eye health.

CASE STUDY

A CLEARER VIEW FOR 13-YEAR-OLD DHIA

“Before this programme, I had trouble seeing my teacher’s writing on the whiteboard and the words on the projector screen. I told my parents about it, but they couldn’t afford to pay for an eye check-up for me. Then, my school announced a free eye check-up programme sponsored by CIMB Foundation, and my parents asked me to join.

During the eye test, I found out that I am short-sighted and need to wear glasses. I got to choose my own frame, which was fun! I hope this programme continues so that more students like me can check their eyesight. I will also tell my friends to join next time. Thank you, CIMB Foundation, for organising this programme and helping students like us.”

CLIMATE AND ENVIRONMENT

Restoring Setiu Wetlands with WWF-Malaysia

Since 2020, CIMB Islamic has supported WWF-Malaysia in conservation efforts of the Setiu Wetlands in Terengganu, one of Malaysia’s most ecologically-important coastal ecosystems. RM3 million has been invested in biodiversity monitoring, community livelihood programmes and policy advocacy to safeguard the wetlands’ long-term viability, delivering measurable conservation outcomes and strengthening community participation in protecting the wetland ecosystem.

The project now serves as a model for integrated conservation programmes, linking science, community participation and economic opportunities, while strengthening resilience for both people and nature. As a result of this partnership, an additional 1,155 hectares have been proposed for protection under the Setiu Wetlands State Park Management Plan.

Camera Traps Installed
35 units

Conservation Results
Protected **274** nests and released **2,207** Painted Terrapin hatchlings

Sustainable Livelihoods
35 eco-enterprise initiatives (handicrafts, ecotourism, waste recovery)



Wildlife Species Recorded
86 species identified, including endangered wildlife

Community Engagement
Over **2,000** individuals engaged in conservation awareness activities

Driving Purpose Through Action

EDUCATION

Education is the foundation that shapes our sense of self, giving the next generation the opportunity to build the confidence needed to navigate an increasingly dynamic and competitive world. CIMB's programmes focus on making education more accessible through our scholarship programmes and practical support, especially for students from lower-income and underserved backgrounds.

ADVANCING FINANCIAL LITERACY THROUGH BE\$MART

Launched in Malaysia in 2016, Be\$MART is our flagship financial literacy initiative designed for university and college students, equipping them with essential financial planning skills. Delivered as a just-in-time programme, it engages youth at a pivotal transition point as they prepare to enter the workforce. Through engaging, interactive workshops, the programme equips participants with practical skills in budgeting, saving, investing, debt management, financial protection and fraud awareness.

Over the years, the programme has reached more than 23,000 students, including over 2,000 individuals across seven cohorts in 2025.

Be\$MART was also replicated in Indonesia as a dedicated financial literacy programme for CIMB Niaga's local university scholarship awardees. 41 awardees from 22 universities participated in the Be\$MART Advance Level programme, which introduced investment concepts and money-laundering awareness, with support from the Indonesian Financial Transaction Reports and Analysis Center. Meanwhile, 42 awardees from 21 universities joined the Be\$MART Basic Level programme, focusing on future financial planning and an introduction to the financial services industry.

INNOVATIVE ONLINE LEARNING PROGRAMME FOR PRIMARY SCHOOL STUDENTS AT PPRs

As part of CIMB Group's Santuni MADANI, Satu Pemimpin Satu Kampung (One Leader One Village) initiative, CIMB Foundation launched the Innovative Online Learning and STEM Programme to support equitable access to education for underserved communities. The programme reached 360 primary school students, offering interactive learning experiences through two leading online platforms.

Overall, 85% of students demonstrated academic improvement, progressing from Mastery Level 2 (Tahap Penguasaan 2, TP2) to Mastery Levels 4 and 5 (TP4 and TP5). Digital literacy levels also doubled to 87%.

In addition, 180 students and their families joined engagement events that provided learning support beyond the classroom. This led to higher participation rates, and students reporting clearer understanding and higher motivation levels in their studies.

- MyGuru delivered live online tuition for core subjects such as English, Bahasa Melayu, Science and Mathematics, complemented by interactive tools such as MyLessons and MyQuestions. Students also took part in enrichment activities focused on Science, Technology, Engineering, Art and Mathematics, including robotics workshops and wellness programmes.
- Pandai, an online learning app aligned with the national curriculum, offered personalised quizzes, experiments, tests and live tuition. A total of 1,348 hours of live tuition were delivered and students answered more than 20,000 questions throughout the programme.

CLOSING THE GAP

Developed in partnership with Yayasan Tunku Abdul Rahman, the Closing The Gap (CTG) programme supports Malaysia's goal of equitable access to higher education. The initiative focuses on enabling high-potential youth from disadvantaged backgrounds to overcome systemic barriers and pursue ambitious academic pathways. Through structured mentoring, guidance and experiential learning, CTG equips students with the confidence, skills and resources to navigate their post-SPM journey (Sijil Pelajaran Malaysia, Malaysia's national secondary school examination) — transforming aspirations into attainable goals.

In 2025, 65 scholars participated in the University Residential Camp at the University of Nottingham Malaysia. The immersive five-day programme exposed students to eight academic streams and offered 32 tutorial sessions that simulated real university classes. Participants also engaged in practical workshops covering résumé writing, scholarship interviews and presentation skills. By the end of the camp, 92% of students reported feeling better prepared to navigate their post-SPM pathways.

Beyond academic exposure, the camp also focused on strengthening essential life skills, helping students to develop critical thinking, teamwork and stress-management skills and equipping them with the confidence and resilience needed to thrive in higher education and their future careers.

ECONOMIC EMPOWERMENT

CIMB believes in helping people build livelihoods. Through skills training, mentoring and access to income opportunities, we support individuals, particularly women and low-income communities, in strengthening their financial independence and resilience. Working with partners across the region, we design programmes that expand employability, nurture entrepreneurship and equip participants to thrive in a challenging and changing economy.

KOMUNITI TUKANG JAHIT UPSKILL SEWING PROGRAMME

In collaboration with Komuniti Tukang Jahit, a community-based network of local tailors, the Upskill Sewing Programme empowered women from underserved and low-income communities in the Klang Valley with advanced sewing skills, exposure to design innovation and opportunities for a new income stream.

The programme onboarded 34 participants, of whom 22 completed the training. Among the graduates, 18 continued to take sewing orders, with an average monthly earning of RM494, nearly double the initial target. The majority of graduates can now produce commercial-grade products and a few are ready to expand into home-based enterprises.

#SEKODLAH TECHIVE

In partnership with the Forest Interactive Foundation, CIMB supported the #seKODlah TechHive Digital Technology Upskilling Programme to develop Malaysia's talent pool for the technology and innovation sectors. This initiative included workshops and activities such as TechBoot Camp and Hackathons, combining coding, data analytics and problem-solving with exposure to real industry practices.

In 2025, the programme benefitted 34 participants, providing them with technical and soft skills for the digital economy, with participants reporting greater motivation and a sense of purpose after applying their new skills to real-world projects. Following the programme, 23 out of 34 participants received job offers and half are now employed in the digital sector.

#JADIBERKELANJUTAN

Since 2022, CIMB Niaga has delivered financial literacy training to 979 MSME participants and provided a series of business development training and interest-free financing to 150 MSMEs. In 2025, we expanded the programme's reach to Banjarmasin, Kendari, Lombok and Pontianak and also activated three MSME communities in Balikpapan, Makassar and Manado.

HEALTH AND COMMUNITY WELL-BEING

At CIMB Group, we believe that good health and well-being are fundamental to strong and vibrant communities. Our efforts go beyond financial services to advancing holistic community resilience. Through preventive health programmes, child nutrition initiatives, emergency relief and broader social inclusion efforts, we work with trusted partners to deliver essential healthcare services to remote and underserved areas while supporting the healthy development of children and families across ASEAN. Guided by local needs, we foster inclusive development, reduce socioeconomic disparities and build more resilient communities through sustained engagement, resource mobilisation and coordinated action. By collaborating with government, industry and civil society, we aim to scale meaningful, long-term solutions that enable people to live healthier, safer and more connected lives.

SATU PEMIMPIN SATU KAMPUNG SANTUNI MADANI

The Santuni MADANI, Satu Pemimpin Satu Kampung initiative is a Malaysian community-centred programme under the broader Malaysia MADANI framework, designed to strengthen socio-economic development in underserved and rural communities. The initiative encourages leaders and agencies to adopt specific villages or communities, engage residents in dialogue to understand their socio-economic needs and work collaboratively on lasting solutions.

Driving Purpose Through Action

CIMB has pledged RM3.6 million in support of community programmes and services over two years, aiming to benefit around 9,000 residents across four public housing areas in the Klang Valley — PPR Pinggiran Bukit Jalil, PPR Lembah Subang, Perumahan Awam Seri Selangor, and PPR Seri Alam.

We have started engaging local leaders in these communities to understand their needs and how we can support them through our programmes developed with partners. We aim to address multiple community needs holistically through 11 programmes that range from entrepreneurship and income generation training (including iTEKAD Program Keusahawanan CIMB Islamic-Taylor, iTEKAD CIMB Islamic Rider Entrepreneur Programme and CIMB MicroBizReady), to upskilling in sewing and micro-enterprise development and education support through free tuition, teacher training and literacy initiatives.

NATIONAL KIDNEY FOUNDATION

In Malaysia, the prevalence of chronic kidney disease is estimated at 15% of the population, while incidence of end-stage renal diseases have increased 1.5-fold. To curb the rise in kidney disease prevalence, CIMB Foundation has supported the National Kidney Foundation over the past few years to expand screening services for high-risk individuals, enhance early detection and improve public awareness. Over 3,974 individuals were screened in 2025, of whom 23% required additional follow-up.

#CEGAHSTUNTING

CIMB Niaga collaborated with UNICEF through the #CegahStunting initiative, supporting early detection of malnutrition among children in Kupang, East Nusa Tenggara (ENT). In 2025, the programme reached 100 Early Childhood Education (ECE) centres, trained 452 teachers and 150 Posyandu cadres and conducted Mid-Upper Arm Circumference (MUAC) screening for 1,119 children. Additionally, 1,755 parents and caregivers joined parenting classes, learned MUAC home-monitoring techniques and received MUAC tapes. Advocacy led by Bunda PAUD ENT further helped elevate MUAC awareness at the national level. Furthermore, all 100 ECE centres established school gardens, integrating gardening activities with nutrition education.

HUMANITARIAN AID AND NATURAL DISASTER RELIEF

Extreme weather events are rising in frequency and severity, disrupting lives and livelihoods across ASEAN. CIMB supports recovery efforts through CIMB Foundation and national partners, delivering essential supplies and supporting long-term recovery initiatives to help affected communities rebuild.

As a member of the Group Disaster Response Network in Malaysia, led by the National Disaster Management Agency and coordinated by MERCY Malaysia, CIMB contributes through financial support, on-ground volunteer mobilisation and logistical coordination to enable timely relief to reach affected communities. We also leverage our nationwide branch network and staff volunteers to support distribution efforts and contribute resources to emergency supplies, recovery programmes and community resilience initiatives.

Kembara Kitchen Disaster Aid Programme

Since 2021, CIMB Foundation has partnered with Kembara Kitchen to provide food assistance to communities affected by disasters. In 2025, we enabled the supply of 90,000 ready-to-eat Hero Meals in Malaysia, representing a 12.5% increase from 2024. With a two-year shelf life, these nutritious meals are stockpiled for rapid deployment, reducing food waste while providing efficient, life-saving relief during crises.

Flood Relief

Through the CIMB Flood Relief Assistance Plan, affected individuals and MSMEs in Malaysia can apply for a six-month payment relief on loans and financing products, with late charges and card replacement fees waived. Businesses in need of additional support can apply for a disaster relief facility of up to RM700,000 at a preferential financing rate. We also work closely with our insurance partners to fast-track flood-related claims and deliver immediate assistance.

In 2025, CIMB Foundation and CIMB Islamic committed RM2.5 million in aid to support flood recovery in Malaysia, while in Vietnam we mobilised funds and donations of pre-loved clothing for communities affected by Typhoons Bualoi, Matmo and Yagi.

Supporting Communities Affected by Conflicts

In response to the Thai-Cambodia border clashes, CIMB Cambodia provided humanitarian assistance to families and communities affected by the conflict. Support was channelled through the Association of Banks in Cambodia, the National Bank of Cambodia and direct distributions to displaced families.

The assistance included essential relief items such as food, blankets, medicines and other basic necessities to help families during this period of disruption.

CLIMATE AND ENVIRONMENT

Across the region, we work alongside experts, research institutions and local communities to restore forests, protect endangered wildlife and build climate resilience. Through initiatives such as mangrove restoration and habitat conservation, we aim to safeguard and restore the natural balance that our livelihoods and economies depend on.

ECOSAVE-i: WWF-MALAYSIA ULU KALUMPANG FOREST RESERVE HABITAT RESTORATION

CIMB Islamic Bank, in collaboration with WWF-Malaysia, committed RM545,000 through its EcoSave-i fund to restore habitats in the Ulu Kalumpang Forest Reserve in Sabah.

The two-year project will cover 35 hectares of riparian habitats and plant 40,000 seedlings, thereby enhancing ecological connectivity and helping to support 90,000 hectares of Totally Protected Areas, including Ulu Kalumpang, Mt Wullersdorf and Tawau Hills Park.

The effort supports biodiversity conservation for endangered species, including the Bornean Banteng, orangutans and elephants. It will also strengthen ecosystem services, such as carbon sequestration and riverbank erosion control, improve wildlife protection by reducing poaching and create livelihood opportunities for up to 30 individuals in local communities.

“For over a decade, WWF-Malaysia’s partnership with CIMB Islamic has helped protect some of our country’s most important landscapes while uplifting communities that depend on them.”

— **Sophia Lim, Executive Director / Chief Executive Officer, WWF-Malaysia**

ECOSAVE-i: CONSERVATION OF EDU-FOREST UPSI

Through a RM500,000 allocation from the EcoSave-i fund, CIMB Islamic supports the conservation of the Edu-Forest at Universiti Pendidikan Sultan Idris in Perak. This programme combines research, education and community engagement to enhance forest biodiversity while promoting sustainable management practices.

Key activities include tree planting, forest trail maintenance, bird and tree inventories, seed collection and the construction of an observatory station. Long-term outcomes of the project include preserving the Edu-Forest and Behrang Forest, improving habitat quality for native wildlife, enhancing environmental awareness and generating economic benefits for surrounding communities through income from tourism opportunities.

RESTORING BORNEAN ELEPHANT HABITATS IN SABAH

CIMB partners with the Borneo Rhino Alliance to support the return of Bornean elephants to the Tabin Wildlife Reserve in Sabah. Efforts include expanding managed grasslands and improving access to mineral resources to support local biodiversity. Herds of elephants continue to return to the area, marking a milestone in species recovery and the restoration of ecological balance.

TREE PLANTING AND REFORESTATION

CIMB supports bamboo replanting and reforestation initiatives in Indonesia and Cambodia to strengthen community livelihoods and contribute to greener landscapes.

Since 2021, CIMB Niaga has supported the planting of 115,400 bamboo plants across four locations — Rarung (West Nusa Tenggara), Manggarai Raya (East Nusa Tenggara), Ngada (East Nusa Tenggara) and Ngargoretno (Central Java). In addition, the Bank has initiated the development of eco-education tourism villages in two locations in West and East Nusa Tenggara. Throughout 2025, CIMB Niaga also provided training to 965 farmers and local community members across its bamboo programme sites to enhance knowledge, strengthen capacity and support long-term environmental stewardship.

In Cambodia, we planted 2,000 tree saplings at the Angkor-CIMB Park in Siem Reap in collaboration with customers and communities to commemorate Tree Planting Day and a further 1,100 trees at Trapeang Sangke Community-Based Ecotourism in Kampot Province.

Driving Purpose Through Action

EMPLOYEE VOLUNTEERISM

Volunteerism is an important way for #teamCIMB to live our values and contribute to shared progress. By working alongside our partners, #teamCIMB builds deeper connections with the communities around us, strengthens empathy and teamwork and supports the social and environmental ecosystems that we depend on.

In 2025, we dedicated 200,150 hours across more than 33,000 employees to support communities and protect the environment across our markets. From addressing food insecurity and promoting financial literacy to restoring natural ecosystems, our people turned purpose into practical impact.



Rise Against Hunger: CIMB Foundation and Group Wholesale Banking partnered with Rise Against Hunger to pack and distribute 40,000 fortified meal boxes to Orang Asli communities, orphanages, old folks' homes and underserved families across Malaysia.



Tree Planting at Sireh Park: #teamCIMB planted 1,000 trees at Iskandar Puteri in Johor, contributing to local biodiversity restoration and urban greening efforts.



Financial Literacy Programme at Sekolah Angkat MADANI: We used FINCO's Ringgit Rules modules to teach budgeting, saving and smart financial decision-making through engaging, student-friendly content at 10 adopted schools.



Dry Food Provision Initiative: #teamCIMB supported Malaysian NGO, Kechara Soup Kitchen's mission to provide essential groceries to 600 families every six weeks, helping reduce food insecurity and strengthen community resilience.



CIMB Niaga's River Health Clean-Up: More than 500 CIMBians participated in the river clean-up, removing 2,246 kg of waste and supporting upstream restoration efforts as part of Employee Volunteer Day.



Mission Possible: Charity Against Stunting: At the 2025 Senior Leaders Conference in Bandung, more than 100 senior leaders from CIMB Niaga participated in collaborative fundraising activities to support stunting prevention efforts. The initiative, held at Taman Hutan Raya Ir. H. Djuanda, strengthened CIMB Niaga's ongoing collaboration with UNICEF to combat malnutrition in Kupang, East Nusa Tenggara.



Responsible Waste Management: We carried out various employee volunteering initiatives, including religious donations, clothing and book collections, blood drives and disaster relief efforts.

As part of this, CIMB Niaga organised the ABCDE Challenge, collecting 6,869 kg of waste including paper and cardboard, plastics, used cooking oil, electronic waste and metal cans.



Community Outreach: Over 90 employees planted more than 600 trees, supporting mangrove clean-up and ecosystem restoration as part of the Royal Merit-Making volunteer activities at Bang Pu.

Our employees also donated over 1,018 units of blood, potentially saving 3,054 lives, as part of a long-standing blood donation programme through the “Give Life Blood” campaign.



Driving Positive Change: Over 50 CIMBians planted 1,100 mangrove trees at the Trapeang Sangke Community-Based Ecotourism, Kampot Province.

Employees also volunteered at the Coconut School at Kirirom National Park supporting more than 100 children and contributing to the charity’s mission of making quality education accessible to children in rural areas.



Promoting Financial Literacy: We organised Project Asenso, a financial-inclusion and social-empowerment initiative. In addition to an online financial literacy webinar for MSMEs, we donated in-kind services and goods to the elderly and the youth, as well as ₱100,000 towards Gawad Kalinga, an NGO committed to poverty alleviation and nation-building.



Grassroots Engagement: Over 150 CIMBians volunteered with Food from the Heart, an independent food charity, and Kindle Garden, Singapore’s first inclusive preschool. We also partnered with the Community Chest, enabling #teamCIMB’s contributions to reach over 150 social service agencies across multiple causes, including persons with disabilities, families in need, at-risk youth and seniors.



Community Assistance: Through a range of volunteering engagements with local communities, we planted 5,100 trees, upcycled 50 laptops, and installed solar-powered water purification facilities at a school with 400 students.

Driving Purpose Through Action



TALENT ATTRACTION, GROWTH AND RETENTION

To learn more about our approach to this material topic, visit our website.

KEY HIGHLIGHTS IN 2025



- Facilitated over 120 regional mobility opportunities to enhance career development
- Invested RM105 million in training and development, delivering 2.16 million training hours and equipping 16,780 employees with critical skills including digital, data and AI capabilities, representing half of our workforce upskilled Group-wide
- 66,227 sustainability training hours delivered to 10,040 employees through the Sustainability Academy to deepen sustainability capabilities
- Celebrated 10 years of the CIMB ASEAN Scholarship, having supported 144 scholars with total disbursements of RM82.4 million
- Over 1,092 talents developed under The Complete Banker™ (TCB) programme since its inception
- PROTÉGÉ hiring increased by 13% year-on-year in 2025, supporting Malaysia's government-led graduate employability programme and strengthening our early-career talent pipeline

ADVANCING OUR PEOPLE JOURNEY

CIMB's Forward30 strategy is deeply people-centric. As we strive for long-term progress, we remain committed to empowering our employees, not only to support the Bank's future but also to enable their personal development, aspirations and well-being.

We support our workforce across three key priorities:

- **Building a Simpler, Better and Faster Employee Experience**
Driving organisational excellence by simplifying processes, enhancing systems and optimising structures so our people can focus on what truly matters. We strive to make every workforce interaction — from learning and career development to hiring and employee support — simpler, better and faster. By reimagining how we work and strengthening the overall employee experience, we create an agile, efficient and empowering environment that enables our people to perform with clarity, speed and impact.
- **Developing Future-Ready Talent and Capabilities**
Investing deeply in our people by empowering them to thrive in a rapidly evolving world of work. We focus on equipping our workforce with future-ready capabilities through continuous learning, structured coaching and tailored development pathways. Beyond role evolution and leadership development, we also open doors to regional mobility and cross-market exposure, enabling employees to broaden their horizons and build the skills needed to support CIMB's ambitions across ASEAN. By nurturing talent at every level, we strengthen our organisation's capacity to adapt, innovate and lead into the future.
- **Fostering Purpose and Belonging**
Nurturing a culture grounded in our Purpose and EPICC values, where every individual feels valued, supported and inspired to contribute their best. We strive to build a workplace where people take pride in the impact they create and understand how their roles connect to CIMB's broader purpose of Advancing Customers and Society. By fostering connection, trust and recognition, we cultivate a sense of shared ownership and belonging that strengthens engagement and motivates our people to move forward together with CIMB.

TALENT DEVELOPMENT FOR A CHANGING WORLD

Our people are the reason we have come this far, and they are the reason we will keep moving forward, doing more and doing better. In 2025, we deepened our commitment to developing talent at every stage, from young professionals to senior leaders — through programmes that strengthen skills, broaden perspectives and prepare #teamCIMB for the future of work.

By fostering a culture of continuous learning and equipping our people across the region with critical capabilities, we are shaping an agile and empowered #teamCIMB, ready to lead change, create value and advance our shared Forward30 ambitions.

INSPIRING AND CONNECTING WITH FUTURE TALENT

Scholarships

Our flagship CIMB ASEAN Scholarship programme, in partnership with CIMB Foundation, is one way we are helping students unlock their potential and pursue meaningful careers. Each year, the programme supports promising students to study at leading universities locally and abroad. Many have gone on to shape positive change in their communities and industries.

In 2025, 11 new scholarships were awarded to top students across ASEAN. This year also marked the 10th anniversary of our scholarship programme, which has helped 144 scholars since its introduction in 2016, with total disbursements of RM82.4 million to date. We celebrated this milestone by bringing together past and present scholars to recognise our 2025 recipients and reflect on a decade of shared commitment to advancing education across the region.

CIMB Niaga awarded scholarships to 50 students from 24 universities across Indonesia in 2025. As part of their self-development journey, the scholars organised a series of social and volunteer activities that reached 90 orphanages in Jakarta and Yogyakarta.



Scholars from across ASEAN at the CIMB ASEAN Scholarship 10th Anniversary celebration, recognising a decade of supporting regional talent.

Apprenticeships

We invest in young people by creating hands-on learning pathways that help them gain experience, build confidence and embark on meaningful careers.

The CIMB Headstart Internship Programme (CHIP) provides students with impactful, real-world exposure across diverse business functions. Anchored on a structured curriculum and guided mentorship, participants develop practical skills that ease their transition from classroom to workplace.

In 2025, the programme saw strong traction, with increased interest from top-tier global universities alongside deeper engagement with leading local institutions. CHIP also underwent significant scale-up, nearly tripling in size between 2023 and 2025, reflecting its growing success as a strategic channel for talent identification.

The Professional Training and Education for Growing Entrepreneurs (PROTÉGÉ) programme supports fresh graduates through an eight-month journey that explores the banking industry while building employability and entrepreneurial capabilities. With a 13% year-on-year increase in intake, the programme continues to meet the rising demand for industry-ready graduates. It plays a vital role in preparing participants for dynamic careers in banking and beyond.

In Indonesia, CIMB Niaga's CIPTA Apprenticeship Programme offers fresh graduates six specialised tracks; CIPTA Teller, CIPTA Customer Service, CIPTA IT Developer, CIPTA IT Testing Management, CIPTA Analyst and CIPTA Talent Acquisition. These pathways combine real-world exposure with structured training to build the confidence and skills needed to succeed in professional settings.

Graduate Programmes

The Complete Banker™ (TCB), our award-winning graduate programme, provides participants with regional exposure and immersive development opportunities. Each TCBian receives personalised mentorship, rotational placements and training in areas such as business acumen, sustainability, risk management and data analytics, preparing them to navigate a complex and evolving banking landscape.

KEY OUTCOMES

- The CIMB ASEAN Scholarship has supported 144 scholars to pursue their degrees at top-tier universities in the last 10 years
- The TCB programme has, since inception, trained 1,092 graduates across the region for roles that contribute to both business outcomes and broader societal progress

Driving Purpose Through Action

CIMB Voices

Au Yong Jin from Malaysia

The inaugural recipient of the CIMB ASEAN Scholarship in 2016, Au Yong Jin graduated with First Class Honours from the London School of Economics and Political Science in 2019, before joining the TCB programme in 2019. He attained the CFA Charter in February 2022, also sponsored by CIMB.

Today, as an Associate Director in the Treasury and Markets Global Credit Trading team, he reflects on CIMB's empowering culture — having been entrusted with meaningful responsibilities early on and supported by strong mentorship across Corporate and Investment Banking, Strategy and Transformation and Treasury and Markets — which reaffirms his belief that CIMB genuinely invests in its people.



CIMB Voices

Ponhneath from Cambodia

Ponhneath gained early experience at CIMB Cambodia as an intern. As a CIMB ASEAN Scholar, she graduated with a Chemical Engineering degree from McGill University in Canada, winning the McGill Ian McLachlin Entrepreneurship in Engineering Prize.

Ponhneath joined the TCB programme during the COVID period. Despite pandemic challenges, she completed impactful rotations across Consumer and Commercial Banking, gaining strong front-line experience. In CIMB Cambodia, she has helped establish the Strategy department, overseeing the Bank's transformation, under the CEO's Office. Today, she is with the Risk Management department, playing a key role in shaping credit policies, conducting credit assessments, managing portfolios and supporting key credit and asset quality committees.

She shares that the strong role models and leaders at CIMB have been instrumental in her development, shaping her perspectives and challenging her to continuously raise the bar.



Entry Level Programme

Launched in 2025, the Entry Level Programme (ELP) is another way CIMB is bringing our purpose of Advancing Customers and Society to life, by nurturing the next generation of talent and preparing #teamCIMB to meet the changing needs of customers and communities in the region. Designed for fresh graduates, the programme provides a structured pathway into banking, with targeted rotations across key business areas.

Participants follow one of two tracks, Operations or Digital and Data, gaining practical experience, developing cross-functional skills and understanding the inner workings of a leading ASEAN bank. Through guided learning and real-world exposure, participants build the skills, agility and mindset needed to pursue long-term success, both within CIMB and across the industry.

CIMB Niaga deployed the CIPTA IT Developer and CIPTA IT Testing Management Programme to equip graduates with industry-relevant technical skills and accelerate their readiness as developers and testers. To date, approximately 300 fresh graduates have been trained under these programmes, strengthening our internal technology talent pipeline and supporting the advancement of digital capabilities across the organisation.

Connecting with Future Talent

To attract and connect with top talent across ASEAN, we rolled out a series of initiatives that position CIMB as a values-driven and future-ready employer. Our GenAI Hackathon created a platform for tech-driven problem-solving, engaging with young digital talent and offering job opportunities.

We also expanded our signature outreach programmes beyond Malaysia, connecting with Malaysian talents abroad through immersive engagements that offered a closer look at careers in banking and life at CIMB. Our ASEAN CEOs met with students during the CIMB Discovery Day: ASEAN Edition, while our LinkedIn Live sessions offered real-time insights into leadership, work culture and employee experiences.

LEARNING AND DEVELOPMENT

As part of our Forward30 strategy, we continue to prioritise building the capabilities our people need to meet evolving challenges, not only to do well within CIMB, but to contribute meaningfully to the communities and economies we serve. In this fast-changing world, remaining competitive demands more than just skills — it calls for an adaptable mindset and a commitment to continuous learning. By investing in our people's capabilities, we empower #teamCIMB to drive innovation and raise the bar for excellence in our industry.

In 2025, the Group invested RM105 million in learning and development initiatives aimed at equipping employees with future-ready capabilities, particularly in areas such as digitalisation, data, artificial intelligence and sustainability. 2.16 million hours of learning were logged, reflecting a continued focus on upskilling, reskilling and career development across the organisation to support our employees.

CIMB University

CIMB University is the Group's core vehicle for capability building and workforce development, designed to elevate the learning experience for employees across the organisation. Structured around four business schools and eight specialised academies — including Sustainability, Digital and Data, Islamic Finance and Leadership and Management — CIMB University offers both broad-based and role-specific learning pathways that are closely aligned with the Bank's business priorities and strategic ambitions.

Through a modular approach, employees can chart personalised development journeys tailored to their roles and individual needs. Whether through professional qualifications, talent programmes, or needs-based learning, CIMB University encourages every employee to take charge of their development while enabling organisation-wide reskilling, upskilling and performance enhancement.

In 2025, CIMB's efforts were recognised with a Gold award for Excellence in Learning and Development at the HR Excellence Awards 2025, reaffirming our commitment to building a future-ready agile and high-performing workforce that can lead in a rapidly evolving industry landscape.

Building the Next Gen Workforce

We are committed to shaping a workforce that thrives in an era of rapid technological change. This means empowering #teamCIMB with the skills, tools and mindset to lead in a digital-first world.

Curated Blended Learning Journeys

CIMB continues to accelerate learning and digital readiness through curated blended learning journeys delivered via leading digital content libraries such as Pluralsight, Skillsoft and Udemy. These tailored pathways are designed for critical roles across Group Technology, Retail Enterprise Banking Junior Sales and People Managers as well as Preferred Relationship Managers. Approximately 600 CIMBians in critical roles are pursuing structured learning pathways, accelerating their digital fluency and capabilities.

AI Festival: Shaping the Future with AI

CIMB launched its first-ever AI Festival, a month dedicated to exploring how AI will transform the way we work and serve our customers. The festival brought together employees across the Group to turn curiosity into capability. From the energy of the Azure Hackathon to the creativity of our Prompt-a-thon sessions, colleagues engaged in hands-on learning, strengthening their prompt engineering skills and developing practical AI solutions for real-world applications. In parallel, through our partnership with Microsoft, 900 colleagues deepened their expertise in cutting-edge AI tools.

KEY OUTCOME

More than 4,000 employees across the Group have been upskilled in AI, strengthening our capabilities to apply AI across our operations and deliver greater value to customers

Virtual Reality Learning with Gen AI Integration

CIMB Niaga runs an immersive learning programme that integrates Virtual Reality (VR) with Generative AI to elevate employee training. The platform offers simulated customer interactions, adaptive learning journeys and live feedback mechanisms, enhancing engagement and relevance. By merging the realism of VR with the responsiveness of AI, we are creating realistic learning experiences that are personalised and scalable.

Embedding Sustainability into Our DNA

Building a mindset of responsible banking throughout the Group is essential for integrating sustainability into every aspect of how CIMB thinks, makes decisions and operates. To anchor this effort, CIMB established the Sustainability Academy in 2022 as a regional platform to build sustainability capabilities across all employee segments — from the general employee population to senior leadership and role-critical teams across ASEAN.

Equipping Our People with Foundational Sustainability Capabilities

Since its inception, the Academy has steadily expanded both its scope and influence. In September 2024, we introduced the CIMB Certified Sustainability Associate Programme: White Belt to foster a robust sustainability foundation throughout the organisation. By the end of 2025, 84% of employees had successfully completed the White Belt programme.

We have also established structured development pathways for 10 key roles that are essential to advancing sustainable finance at CIMB, including Wholesale, Commercial and Consumer Banking, internal audit, risk management and other enabling functions. These programmes equip employees with practical, role-specific sustainability skills and prepare them for more advanced or specialised learning opportunities. In 2025, CIMB launched the Certified Sustainability Practitioner Programme: Yellow Belt, designed to strengthen critical sustainable finance capabilities, especially for Corporate and Commercial frontliners. This blended programme, which spans approximately 15 to 16 hours, combines self-paced online modules with instructor-led sessions to support comprehensive learning.

Driving Purpose Through Action

Core modules cover topics such as CIMB's Sustainability Strategy and Philosophy, the low-carbon transition and the interlinkages between inequality and climate change. To enhance practical application, instructor-led sessions contextualise sustainability within day-to-day operations and client engagement, including applied discussions on solar energy and energy efficiency financing.

By linking sustainability principles to daily roles, the programme deepens our frontliners' understanding of sustainable finance, CIMB's sustainability operating model and the application of sustainability considerations in products, policies and client conversations. It also builds technical capability for teams involved in structuring and delivering solutions aligned with the Green, Social, Sustainable Impact Products and Services framework and the Group's Net Zero commitments.

Building Advanced Sustainability Expertise

Beyond foundational learning, CIMB is deepening sustainability expertise through advanced Green Belt programmes. Selected employees have completed programmes such as the CFA Institute's Certificate in ESG Investing, GRI Professional Certification, GARP Sustainability and Climate Risk Certificate, Solar Energy Financing (Intermediate and Advanced) and sectoral deep-dive modules under the CIMB Sustainability Insight Series.

Looking ahead, CIMB plans to roll out advanced Blue and Black Belt learning journeys to deepen sectoral and thematic expertise, with a strong emphasis on experiential learning.

CIMB's dedication to developing sustainability capabilities and integrating responsible practices throughout our workforce was acknowledged at the Employee Experience Awards 2025, where we received the Gold award for Best ESG Programme.

TALENT MOBILITY AND LEADERSHIP PATHWAYS Navigating My Career

In 2025, we rolled out the Navigating My Career (NMC) platform across all divisions in Malaysia, empowering employees to take greater ownership of their professional development. Through NMC, employees can visualise career pathways, assess their skills and competencies and receive personalised learning recommendations from a comprehensive library of skill-based modules.

Since its launch, NMC has driven stronger engagement in self-directed learning and career planning, with more employees actively mapping their development goals, completing skills assessments and exploring internal mobility opportunities.

Supporting Career Mobility and Progression

At CIMB, we believe borders should never limit career progression. We create opportunities for our people to learn, move and thrive across the Group, supporting their aspirations through internal mobility, regional rotations, and cross-functional projects. Our mobility framework reflects our conviction that every step forward, sideways or across borders expands horizons and deepens connection to CIMB.

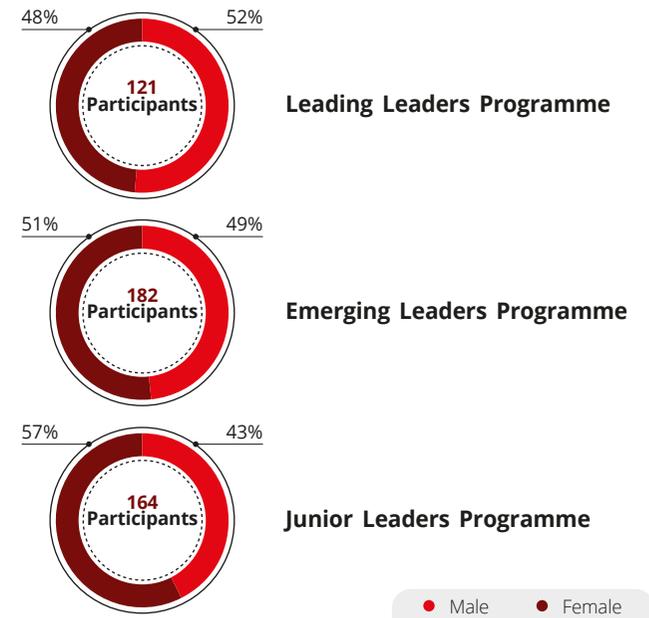
Through the Forward Your Career platform, employees are empowered to explore roles that align with their skill sets and ambitions. Our TCB associates benefit from ASEAN-wide rotations, while talents gain from short-term assignments and secondments to other functions, which promote collaboration and knowledge exchange.

KEY OUTCOME

In 2025, we facilitated over 120 regional mobility opportunities across our ASEAN footprint, while continuing to support internal movements within countries

Shaping Future-Ready Leadership CIMB's Signature Leadership Programmes

CIMB's Signature Leadership Programmes are designed to shape a future-ready and values-driven leadership bench across the Group. Lasting 12 to 18 months, these programmes blend leadership development with technical upskilling, offering industry immersion experiences, study tours and group coaching. Delivered in collaboration with world-class institutions — including the International Institute for Management Development and Melbourne Business School — participants gain global perspectives while sharpening practical leadership capabilities.



KEY OUTCOME

Since 2023, a total of 467 talents from various countries have joined our Signature Leadership Programmes across 14 cohorts, nine of which are still ongoing

Digital Coaching for Senior Leadership

We launched the Digital Coaching Programme in early 2025, a six-month virtual initiative that connects senior leaders with professionally-certified coaches for tailored programmes in leadership, performance, career navigation and well-being. By using technology to expand access to personalised coaching, we are strengthening our leadership pipeline and helping our people to lead with purpose, confidence and adaptability.

The pilot programme engaged 75 leaders from Malaysia and Indonesia, delivering over 275 hours of coaching and achieving a remarkable 95.6% advocacy score. Following its success, the programme is now being scaled regionally to reach even more leaders in different countries.

Lead with EPICC and Purpose Programme

Launched in 2025, the Lead with EPICC and Purpose (LEAP) programme is CIMB's latest leadership development initiative designed to strengthen the capabilities of our people managers and middle managers. LEAP offers a four-month blended learning journey that combines self-paced courses, virtual masterclasses, in-person workshops and group coaching sessions led by experts from Columbia Business School.

Grounded in our EPICC values: Enabling Talent, Passion for Success, Integrity and Accountability, Collaboration and Customer Centricity, the programme sharpens core leadership competencies while fostering strategic thinking, adaptability and data fluency. The first cohort was launched in Malaysia, and plans for additional cohorts and a regional rollout are underway.

LIVING OUR PURPOSE IN AN EPICC WORKPLACE

ADVANCING CUSTOMERS AND SOCIETY: CONNECTING #teamCIMB TO OUR PURPOSE

At CIMB, our purpose of Advancing Customers and Society is a compass that guides why and how we work and the difference we aim to make for customers and society.

In 2025, we set out to help our people across the region connect with our purpose on a deeper level. Through roadshows, townhalls, podcasts, surveys, gamified campaigns and storytelling sessions, we created space for reflection, for people to pause, step back from their daily routines and see the bigger picture behind the everyday. We invited people to consider how their roles, no matter what function or where they are in the organisation, contribute to our larger purpose.

Leadership plays a central role in this journey. Our leaders lead by example, not just in what they say but also in what they do. Through stories, conversations and moments of self-discovery, we remind our people that every action, whether serving a customer, solving a problem or supporting a teammate, ripples out to create impact far beyond themselves.

This is how #teamCIMB's purpose comes alive. It transforms work from a checklist of tasks into a source of meaning. The mindset shifts from asking what needs to be done today, to understanding why it matters tomorrow. It allows us to move away from habit and embrace intention. When purpose is part of our DNA, work becomes something we do with intention and care.

We saw this spirit shine through the inspiring initiatives recognised at the EPICC Excellence Awards, where we honour employees who embody our values and bring our Purpose to life by making a difference for customers and colleagues. Whether simplifying legacy processes, stepping in during urgent moments or finding new ways to collaborate across borders, these stories show what our purpose looks like in action.

EPICC WORK CULTURE



Purpose defines why we exist. EPICC defines how we deliver it.

Our EPICC values guide our daily interactions with customers, colleagues and communities, shaping the way we lead, support and work together as one #teamCIMB. By embracing EPICC, our individual actions create a collective impact, transforming our purpose from a shared aspiration into tangible, measurable outcomes.

By embedding EPICC into performance management, leadership development, succession planning and recognition platforms, purpose is embedded into both systems and behaviours. This alignment strengthens organisational coherence, builds trust and enables value creation for the long-term.

Driving Purpose Through Action

In 2025, our teams across ASEAN brought EPICC to life through initiatives that strengthened relationships, sparked pride and made a difference on the ground.

Malaysia



- **Change Agent Network (CAN):** Continued activation and development of CAN across divisions to deepen understanding and embed EPICC into daily life
- **EPICC Hour:** Driven by CAN, EPICC Hour brought people together through team-bonding activities curated across divisions, bringing EPICC values to life
- **Staff Raya EPICC Open House:** Brought together over 2,800 CIMBians to celebrate Hari Raya, featuring staff-led activity booths and vendors supported by CIMB Foundation, highlighting our vibrant community spirit and cultural connections



Indonesia



- **Duta EPICC:** Handpicked employees to serve as culture ambassadors to lead engagements, workshops and team initiatives that spark collaboration and deepen the EPICC spirit across the Bank
- **Studio EPICC Podcast:** Provided an internal platform to share our EPICC values, communicate events and latest products, with episodes featuring topics such as our Sharia Spin-Off, CSR and Forward30
- **EPICC Stories:** Provided a platform for employees to share and celebrate colleagues who exemplify CIMB's EPICC values through their everyday actions and personal stories
- **SHINE:** Brought together employees passionate about sports and volunteering to foster connection and well-being through monthly gatherings, featuring activities such as football, basketball, Zumba, yoga and CSR initiatives

Thailand



- **EPICC Captain Programme:** Nominated employees to act as Change Agents, raising awareness and embedding EPICC into daily work life
- **CIMB Thai Staff Clubs:** Offered spaces for common interests and staff well-being, with three clubs and nine sub-communities launched in 2025: Wellness Warrior, Tech Titan and Creative Canvas
- **United through Purpose:** Celebrated personal purpose, diversity and cultural pride through various activities such as Passion at Heart, Songkran Blossom and Jai-Fu Recognition

Cambodia



- **EPICC Squad:** Held regular cross-department badminton sessions to foster collaboration, strengthen teamwork and promote an active and healthy lifestyle
- **EPICC Fitness:** Fostered wellness and teamwork among female employees through structured fitness activities such as yoga and Tabata
- **EPICC Champion Cup 2025:** Strengthened camaraderie and passion through a spirited football tournament, showcasing sportsmanship and team pride

Singapore



- **Spot EPICC Everyday (S.E.E.) Campaign:** Encouraged #teamCIMB to celebrate and recognise colleagues exemplifying the EPICC values by nominating them as EPICC Humans
- **Reinforced Belonging and Appreciation:** Hosted initiatives such as E-A-T (EPICC Appreciation Treats), festive luncheons, the staff Dinner and Dance and well-being efforts such as the annual flu vaccination drive, on-site health screenings and virtual wellness talks

Vietnam



- **Purpose Impact Award:** Recognised and celebrated individuals and teams whose actions and projects advance customers and society by making services, processes and experiences simpler, better and faster

The Philippines



- **EPICC Carnival Jam:** Organised an annual outdoor fair of fun mini games for CIMBians to de-stress and connect with each other
- **Groovechella:** Leveraged performance, dance and music to encourage employee expression, strengthen cross-team connections and celebrate collective achievements

EPICC Excellence Awards

Now in its second year, the EPICC Excellence Awards has gained momentum as a Group-wide platform that recognises those who bring our values to life.

In 2025, the Awards recognised individuals whose actions reflect both our EPICC values and our purpose of Advancing Customers and Society. Each category focused on an impact area that matters:

- **CX Star:** Honouring those who go above and beyond to deliver outstanding customer experiences
- **Safeguarding the Bank:** Recognising individuals and teams who champion strong risk and compliance culture
- **People Excellence:** Celebrating individuals who lead by example, regardless of their role or title

From among all category winners, six individuals were ultimately selected for the highest honours — the Best of the Best and the Group CEO Award. These top six winners embody the strongest examples of leadership, values in action and measurable impact across all markets, setting the benchmark for excellence at CIMB Group.

The achievements of our winners reflect the everyday discipline behind strong performance — clear priorities, intentional decisions and a shared commitment to doing what is right. The EPICC Excellence Awards recognise that culture is built through consistent actions, because what each CIMBian does each day shapes who CIMB is as an organisation.



EPICC and Purpose in Performance Management

Being a high-performance organisation starts with being the place for top talent who exemplify and live by our core values daily.

In 2025, EPICC values were further embedded across performance and leadership development frameworks strengthening the connection between how we work and our purpose of Advancing Customers and Society.

- **180° feedback:** This annual exercise helps identified Senior Management to gain sharper insights into their leadership impact, enriching performance and leadership development conversations across the Group
- **360° values-based assessments:** Used in our senior promotions process, this tool leverages multi-rater feedback to spotlight EPICC behaviours in action, promoting greater transparency, accountability and reflection at the top
- **Purpose-driven workshops:** As part of our “EPICC Hardwiring” efforts, we delivered purpose-led sessions for senior leaders to help them translate organisational purpose into their teams’ narratives daily and actions
- **Performance Improvement Plans (PIP):** To better support employees who are not performing up to expectations, we have enhanced the PIP framework and process to facilitate greater discipline, clearer timelines and stronger governance, reinforcing accountability and driving lasting performance improvement

Embedding purpose in the way we work is an ongoing journey. Changing mindsets and nurturing a values-driven culture takes time, consistency and persistence. While the work is far from easy, we remain committed. More initiatives are already planned in the years ahead to keep this momentum going, deepen reflection and integrate meaningfully with every part of #teamCIMB.

ENHANCING EMPLOYEE ENGAGEMENT AND EXPERIENCE

ENGAGING OUR EMPLOYEES

At CIMB, listening to our people is key to building a strong and more connected organisation. In 2025, we introduced the Employee Sentiment Survey (ESS), a more agile listening tool aligned with our Forward30 strategy.

The ESS builds on our previous Organizational Health Index (OHI) surveys, retaining core elements like leadership, motivation, accountability and work environment, while expanding into new areas that matter today, such as purpose, career development and well-being.

What sets ESS apart is its ability to capture real-time insights. This helps us better understand how employees experience their work, how they connect with CIMB’s purpose and where we can make improvements.

The insights gathered continue to guide actions across the Group. Each function acts on what matters most to its people — addressing specific challenges, building on areas of strength and shaping a workplace where voices are heard and employees feel valued and empowered to do their best work.

Driving Purpose Through Action

SUPPORTING FREEDOM OF ASSOCIATION

CIMB recognises the importance of collective representation and supports our employees' right to participate in unions. We see unions as valued partners in shaping a workplace where dialogue is open, voices are heard and solutions are built together.

In 2025, 41% of CIMB employees were represented by employee unions, covering 51% of #teamCIMB in Malaysia and 26% in Indonesia. Collective agreements, renewed every three years, set out employment terms for union-represented roles.

EMPLOYEE HEALTH AND SAFETY

Employee safety, health and well-being remained the Group's highest priority in 2025, with the Group OSH function enhancing governance, incident management and safety capability across the organisation.

For example, during the year, safety and risk assessments were conducted at more than 100 premises in Malaysia, demonstrating the Group's strong commitment to maintaining a safe and healthy work environment. To further strengthen monitoring efforts, a third-party specialist conducted a Noise Risk Assessment at Wisma CIMB.

Building Safety Capability through Training

Governance and oversight were also strengthened through improvements to the OSH Inspection Checklist, which now incorporates additional elements for Emergency Response Teams (ERT) and Safety Teams at all sites. The Group achieved 100% compliance with the requirement to appoint OSH Coordinators at every workplace, with a total of 274 active coordinators supporting local safety initiatives and monitoring in Malaysia.

Capability building remained a key focus. In 2025, Group OSH conducted 52 safety training sessions with a total of 2,721 participants. These sessions covered awareness, proficiency and competency-based training, including Basic Occupational First Aid, CPR and AED (BOFACA) and basic occupational fire-fighting training for designated first aiders and fire responders. In addition, BOFACA training was delivered to safety representatives from 160 branches and business units to strengthen life-saving skills, while the police force's Bomb Disposal Unit conducted a Bomb Threat Simulation Training for 84 ERT members at Menara CIMB.

Recognising Safety Leadership and Engagement

To further promote a strong safety culture, Group OSH organised its first OSH Committee Recognition Day, bringing together 160 OSH Committee members across all regions in Malaysia. The event recognised outstanding safety leadership through the Health & Safety Excellence Award for top-performing branches and the Most Impactful Committee Award for committees demonstrating exceptional engagement in safety initiatives.

Advancing Digital Safety Learning

Looking ahead, Group OSH has begun transitioning safety training and refresher programmes to a fully digital e-learning format. Launched in October 2025 as part of the Group's compulsory learning programme, the new modules aim to enhance accessibility, consistency and engagement in safety learning for employees across CIMB.

KEY OUTCOME

This year, we trained 3,531 employees regionally on health and safety, delivered through 68 sessions, building awareness and a culture of health and safety

UPHOLDING A RESPECTFUL WORKPLACE

At CIMB, mutual respect is woven into how we work, lead and support one another. Every employee deserves to feel safe, respected and secure at work. This belief underpins our Code of Ethics and Conduct , which sets clear expectations for professional behaviour and prohibits discrimination, bullying, intimidation and harassment of any kind, including sexual harassment.

Every employee has the right to be heard and the responsibility to act when lines are crossed. We take a zero-tolerance stance on discrimination and harassment in the workplace. Through regular training on the Code of Ethics and Conduct and related policies, we aim to ensure that #teamCIMB clearly understands what constitutes misconduct and knows how to respond appropriately when it arises.

Our Whistleblowing Policy  enables 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	2025
Cases reported through the Whistleblowing Channel	10	0	23
Other complaints received via employee channels	4	3	1
Total cases resolved	14	3	19*

* 5 cases are currently under investigation and are targeted to be closed by mid-2026.

WELLNESS AND WELL-BEING

At CIMB, we believe that performance and well-being go hand in hand. In 2025, we continued to build a workplace that supports the whole person, physically, mentally and emotionally. Our approach combines comprehensive health coverage, family-friendly policies and initiatives that promote mental resilience, social connection and everyday balance. This ongoing focus helped maintain our Group Absenteeism Rate¹ at a healthy 1.52%² in 2025, reflecting the care invested in #teamCIMB's well-being.



Physical and Mental Health

- Health talks and fairs
- Honour-based medical leave
- Long-term disability insurance
- 24/7 emotional well-being 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 (confidential)
- Digital coaching with a multidisciplinary team of health coaches
- DASS-21, a clinically validated tool for assessing emotional well-being, 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:** Flexi work arrangements that allow employees to adjust their working hours while meeting the standard daily requirement
- **Reduced Work Week:** Employees have the option to work fewer days with a corresponding reduction in workload



Family-Friendly Workplace

- Six-month maternity leave for first-time mothers: 26 weeks (180 days) of paid leave, exceeding the legal minimum of 14 weeks
- Enhanced maternity leave for subsequent children: 14 weeks (98 days) of paid maternity leave with an option to extend by up to 90 days on a half-pay basis (no change to benefits)
- One-month paternity leave for first-time fathers, and one week for subsequent children
- Adoption leave of up to 60 days of paid leave for adoptive mothers
- Compassionate leave of 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 calculated based on the actual number of working days for each country. The data excludes Touch 'n Go. For details on country-by-country breakdown of absenteeism rates, please refer to "Employee Absenteeism", in our Performance Data Supplement 

² This data was independently assured by PwC. The full Statement of Assurance can be found on pages 164 to 166 

Driving Purpose Through Action

CIMB Wellness Day

This year, we hosted the CIMB Wellness Day at Menara CIMB. The event featured interactive webinars and booths offering health screening and personalised assessments. CIMBians had the chance to consult professional healthcare practitioners on concerns such as vision health, bone density, posture alignment and diet. One-on-one coaching sessions and talks on topics ranging from mental health to health insurance plans added further depth.

In the month leading up to Wellness Day, we focused on well-being initiatives, beginning with the Digital Steps Challenge. This activity motivated employees to track their daily steps over the course of a week for a chance to win prizes. The celebrations culminated in a Brisk Walk at Perdana Botanical Garden, demonstrating that wellness is even more enjoyable when experienced together.

CIMB's Monthly Self-Care Fridays, held every third Friday of the month, have become a cornerstone of our well-being agenda, offering employees across the Group access to thematic virtual sessions led by professional coaches and psychologists. With an average participation of over 500 employees each month, these sessions have normalised conversations around mental and physical well-being, providing scalable access to expert guidance on topics such as nutrition, confidence-building, balanced habits and emotional health. The initiative has not only created a safe space for #teamCIMB to prioritise self-care in a busy work environment but also provided valuable insights into emerging well-being needs across the organisation — enabling us to shape supportive interventions and foster a healthier, more resilient workforce.



DIVERSITY AND INCLUSION

To learn more about our approach to this material topic, visit our website.

KEY HIGHLIGHTS IN 2025

- Women represented 40% of leadership roles, below our 41% target, following internal reorganisation and revised leadership classification — not a shift in commitment or pipeline depth
- Achieved a balanced pay ratio overall, maintaining a 1.00 : 1.01 ratio between male and female employees
- CIMB Group and Touch 'n Go Group collectively employed 20 persons with disabilities as at December 2025



Diversity and inclusion shape how we attract and retain talent and how effectively we serve the diverse communities and customers across our markets. At CIMB, our focus is on building fair processes and an inclusive environment where differences are respected and employees are able to contribute meaningfully to the organisation.

In 2025, we enhanced practical enablers throughout the Group by focusing on leadership capability building and implementing fair internal processes for selection, development and progression. To support lasting impact, we continually refine our policies based on insights from survey feedback. These improvements are fostering greater consistency across markets, strengthening how we support our people and advancing professionalism across the organisation.

ADAPTING FOR GROWTH, ADVOCATING FOR CHANGE

This year, we updated our career development frameworks to create clear pathways for persons with disabilities, enhancing both visibility and advancement opportunities. Additionally, we revised both our People Development and Recruitment policies, further strengthening our commitment to inclusive hiring and advancement.

We also launched the Diverse Advocate Community Club, providing employees with a platform to engage meaningfully with Diversity, Equity and Inclusion (DEI) topics. Among our flagship initiatives, a colleague who is hard of hearing has led a series of sign language classes — 17 sessions to date, each averaging 30 participants.

As an active member of the Chief Human Resource Officers (CHRO) network, we collaborate with industry leaders to develop inclusive workplace guides and advance systemic change through the Neurodiversity Action for Development, Inclusion and Network Empowerment (NADI&NE) initiative, led by PETRONAS.

CIMB also contributes to the CEO Action Network's DEI workstream, which introduced Malaysia's first comprehensive DEI Implementation Guide in 2024 — a practical resource helping businesses authentically embed DEI principles into daily operations. The Network fosters an environment for knowledge exchange, champions initiatives supporting women's empowerment and advocates for family-friendly policies. Through targeted training, expert-led masterclasses and high-profile events like the "Equity through Governance" summit in late 2025, CAN promotes continuous learning and advancement in DEI practices.

WOMEN IN LEADERSHIP

In 2025, women represented 57% of our total workforce. Under our current definition of leadership, women held 40% of senior leadership positions¹, falling short of our 2025 target of 41%. This shortfall is primarily due to a recent internal reorganisation and changes to how we classify leadership, which resulted in the exclusion of country leadership teams in affected markets. However, on a comparable basis that includes respective country leadership teams, women’s representation in senior leadership would be 41%, broadly consistent with last year’s level of 42% and aligned with our 2025 target. This difference is purely methodological and does not indicate any shift in our commitment to inclusive leadership or the strength of our leadership pipeline.

We remain focused on creating fair access to leadership at all levels. In 2025, support was expanded through the CIMB Signature Leadership programmes, targeted development initiatives, digital coaching and mentoring. These efforts strengthen leadership capabilities in fast-changing environments, with personalised support to move forward with confidence. Family-friendly policies, flexible arrangements and inclusive benefits are also in place to support employees in balancing professional and personal responsibilities.

¹ Senior leadership refers to GCEO-2 and above, including Key Management roles.



EMPOWERHER DIALOGUE

Women Directors Ho Yuet Mee and Kee E-Lene co-led the “Lean In Luncheon” for women management leaders, hosted by the Group Company Secretary. This groundbreaking session encouraged bold conversations and provided a platform for sharing insights and strategies for advancement.

Building on this momentum, Group HR introduced the Women in Leadership: EmpowerHer Dialogue as a structured platform to further advance these conversations and strengthen the leadership pipeline. The session on “Navigating Complex Decisions,” brought real-world insights into how leaders balance competing priorities in high-stakes situations.

Through these engagements, Board members gained clearer visibility into the aspirations and challenges of emerging women leaders across the Group. Participants shared that the dialogue strengthened their confidence in decision-making, expanded their professional networks and reaffirmed their ambition to take on greater leadership responsibilities.

Encouraged by the impact, Group HR has embedded the initiative as a permanent feature within its leadership development framework, supporting the progression of our women leaders.



PEREMPUAN SPEKTAKULER AND INSPIRATIF

Perempuan Spektakuler and Inspiratif is a platform led by CIMB Niaga’s senior women leaders to spotlight personal experiences and advance women’s empowerment through open dialogue and sharing of insights. The forum covers a wide range of themes, from Harmonising Motherhood and Work-Life Integration, Leading with Tech and Heart, Networking and Influence for Women and Smart Women, Smart Finance to Stories of Strength and Survival in overcoming personal adversity. The format is intentionally personal, giving employees across the organisation direct access to first-hand stories of leadership and real insights into decision-making, career progression and the realities of leading in a changing workplace.



Driving Purpose Through Action

GENDER PAY EQUITY

CIMB Group underscores its commitment to fair and inclusive employment practices, with all permanent employees in Malaysia earning above the national living wage threshold of RM3,100 per month, in line with the Employees Provident Fund's Belanjawanku Expenditure Guide. This commitment supports the Ministry of Finance's GEAR-uP initiative, which promotes fair and inclusive wage practices to enhance income adequacy and uphold dignified standards of living for Malaysian workers.

We closely track gender pay equity to uphold fair and balanced compensation practices. In 2025, the Group-wide gender pay gap remained steady at 1.00 (male) to 1.01 (female), within our 5% threshold. We aim to build a workplace where all employees are recognised and rewarded fairly for their contributions, regardless of gender.

Our 2025 Pay Gap

	Male	Female
Overall	1.00	1.01
Key and Senior Management	1.00	0.95
Middle Management	1.00	0.97
Junior Management	1.00	1.06
Non-Management	1.00	1.01

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

 For more information please refer to our "Ratio of Male and Female Remuneration (Gender Pay Gap)", in our Performance Data Supplement.

KEY OUTCOMES

- All permanent CIMB employees in Malaysia earned above the national living wage threshold as of the end of December 2025
- We maintained a gender pay ratio of 1.00 for males and 1.01 for females, indicating a very small gender pay gap at the overall Group level

CREATING SPACE FOR EVERY ABILITY

At CIMB, inclusion guides our approach to hiring, talent development and workplace design in all our markets. We are embedding inclusive recruitment practices, accessible workplace design and structured support mechanisms into the way the organisation evolves.

We have been expanding employment opportunities for persons with disabilities across the Group. As of December 2025, we employ 20 colleagues with disabilities across CIMB and Touch 'n Go Group, including individuals who are neurodivergent and those who are deaf or hard of hearing. Of these, 16 are employed within CIMB and four within Touch 'n Go Group, reflecting our effort to widen access to meaningful employment across our ecosystem.

In Malaysia, more than 800,000 persons with disabilities are registered nationally, representing about 2.4% of the population.¹ Despite this, participation in formal employment remains relatively low and many individuals continue to face barriers related to accessibility, workplace adjustments and employer awareness. By strengthening inclusive hiring practices and building supportive working environments, we aim to create more opportunities for persons with disabilities to contribute their skills and perspectives across our organisation.

¹ Department of Statistics Malaysia, "Persons with Disabilities Statistics, Malaysia, 2024", 29 November 2024.



CIMB Voices

Nur Liyana's Story

Seeing Things Differently

When Nur Liyana joined CIMB in June 2025, she brought a unique perspective shaped by living with Stargardt disease, a rare genetic eye condition that blurs her central vision.

"It's like seeing through a foggy window," she explains. "Everything is there, just not always clear."

For Liyana, who once worked at a digital skills company and a catering social enterprise, stepping into CIMB was both exciting and daunting. Her condition had progressed rapidly that year, and she was learning to adapt as she began a new role as a copywriter contributing to project delivery.



Liyana's new teammates were warm and supportive, though she soon realised that many were unfamiliar with how to best support a colleague with visual impairment. Rather than waiting for understanding to develop over time, she took the first step by leading a 15-minute awareness session with her colleagues to share practical ways they could support her, for example, by helping her navigate unfamiliar spaces, positioning visuals so she can see better and sharing presentation content in advance so she can follow the meetings. She also encouraged her teammates to ask questions.

"I want my team to feel comfortable asking questions because some may hesitate to do so. Open conversations are where real inclusion begins," she adds.

Liyana utilises a range of accessibility tools, including dark mode displays, magnification software, and AI applications that convert images or text into audio. They do not eliminate every challenge, but they enable her to work independently and keep pace.

Still, she admits that in a large organisation, she sometimes needs to reintroduce her needs to new teams that she works with, a reminder that inclusion is not a one-time effort but an ongoing culture of learning and openness. Every conversation helps make the workplace a little more understanding, not just for Liyana, but for others who may face unseen challenges too.

In Liyana's words, "Inclusion is about people making space for one another to thrive."

Touch 'n Go Group

Operationalising Inclusive Hiring

At Touch' n Go Group, inclusive hiring has become a natural expression of the Group's disabilities culture and values. The Group is advancing workplace inclusion through a deliberate hiring strategy focused on persons with disabilities and neurodivergent talent. The Group has set a target for 1% of its permanent workforce to comprise individuals with disabilities by 2030. This commitment is supported by accessible workplace design, structured recruitment pathways and ongoing awareness initiatives.

Touch 'n Go Group's inclusive hiring strategy is built on a multi-pronged, organisation-wide approach, championed by its Diversity, Equity and Inclusion (DEI) Lead. Working with universities, corporates and specialised centres. It aims to match talent with disabilities with meaningful roles, supported by job coaches, tailored aids and regular check-ins with the DEI Lead. An internal survey at Touch 'n Go Sdn Bhd showed that 82% of its employees feel comfortable working alongside colleagues with different abilities, a strong foundation for building a more inclusive culture.

While the strategy is broad-based, early emphasis has been placed on the inclusion of neurodivergent talent, an area where workplace adaptations are often less visible but needed. Employees with autism spectrum disorder, attention deficit hyperactivity disorder or dyslexia often face challenges that are not immediately apparent, such as sensory sensitivities, difficulties in communications or differences in how they process information. Supporting neurodivergent individuals calls for intentional shifts in culture and management styles. To address this, inclusivity principles have been embedded into corporate KPIs and managerial development programmes, including unconscious bias training and inclusive performance management webinars.

Key partners such as the Enabling Academy by Yayasan Gamuda, Infinite Minds Academy and Monash University play a critical role in recruitment and job matching.