



Sustainability for a Better Tomorrow

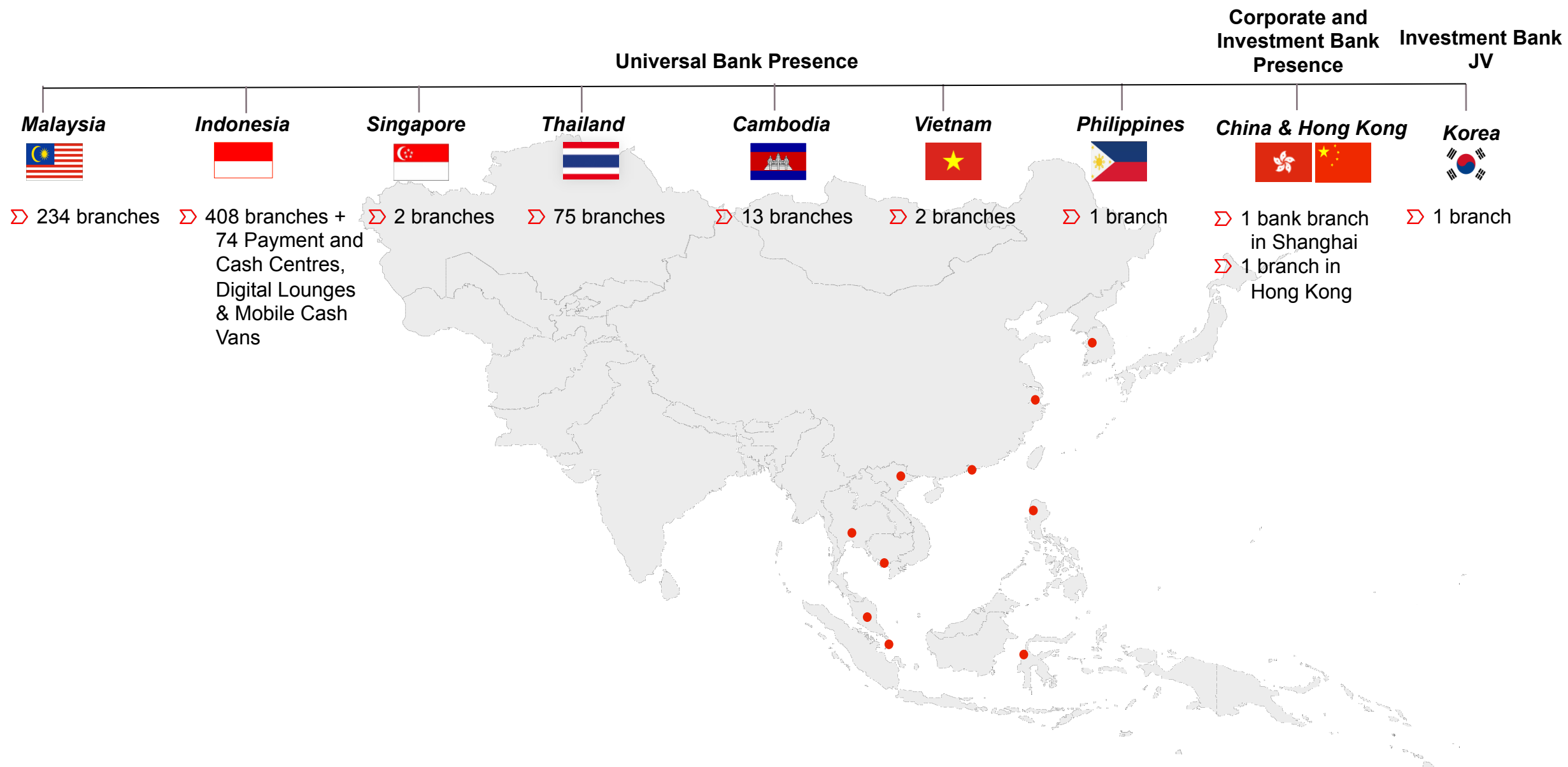
Luanne Sieh

5 November 2019

FORWARD  **Together**



CIMB PRESENCE IN COBSEA COUNTRIES



Notes: Data as at 30 June 2019
* Via CGS-CIMB Joint Venture

Advancing Customers and Society

ROADMAP 23

Accelerating Growth

Future Proofing



Customer Centricity

Take a 'customer-first' approach for efficiency and unparalleled experience



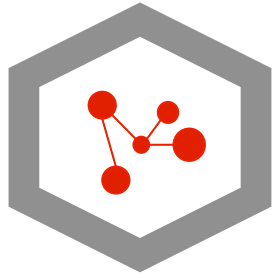
Technology and Data

Enable a new way of working by modernising our tech infrastructure and shifting towards automation and innovation



People

Become nimble, grow 3D talent mix and create a DNA that allows talent to thrive in the new digital economy



Ventures and Partnerships

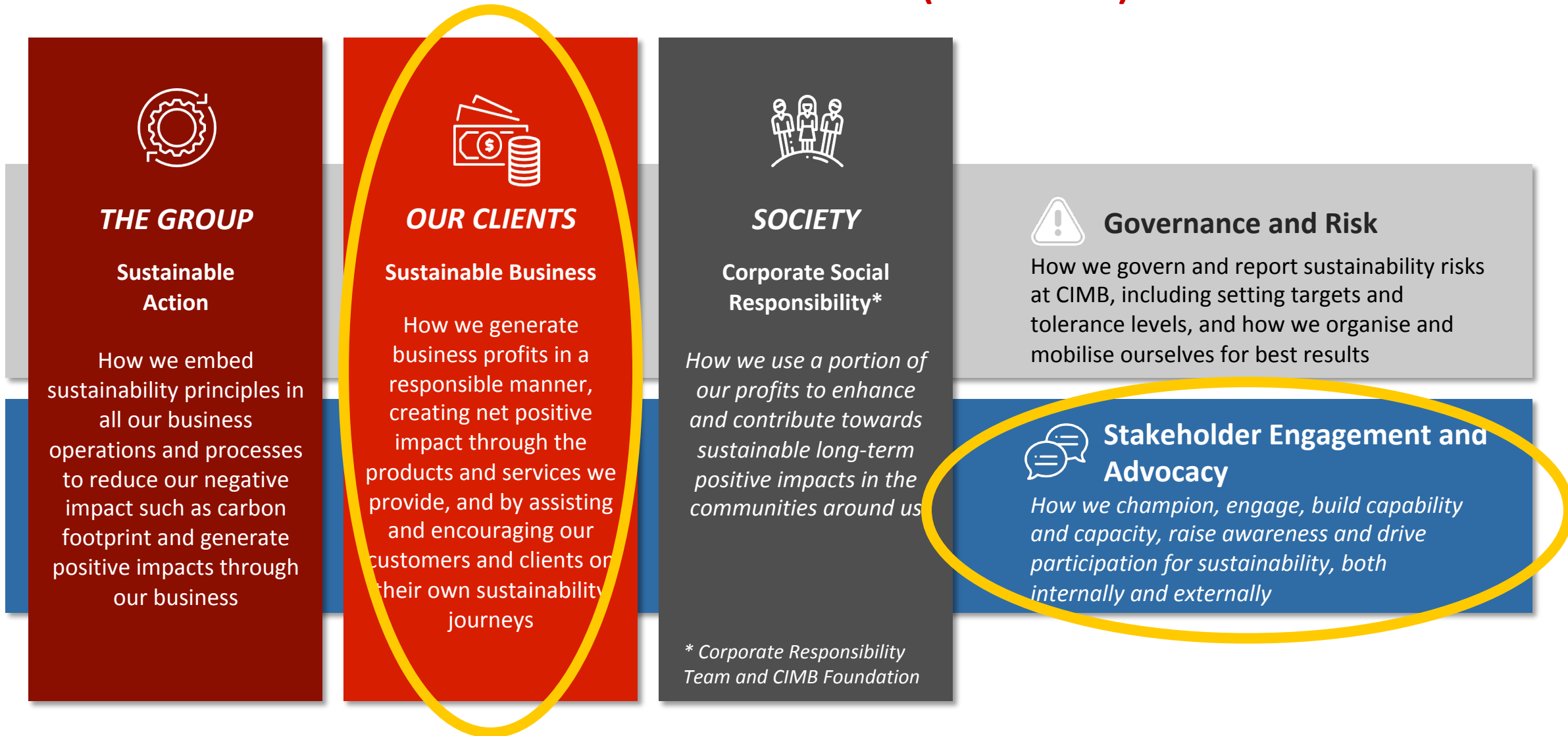
Build a 'beyond banking' proposition for future value capture to the Group by being both a participant and or / owner of Ecosystems



Sustainability

Become a visible 'shaper' of sustainability practices in the ASEAN community for strategic differentiation and future proofing of the Group

CIMB'S SUSTAINABILITY FOCUS FOR THE NEXT 5 YEARS (2019-2023)



- Environmental risks mitigation
- Positive impact: Circular economy
- Sustainability Linked Loans

PLASTIC DISCLOSURE TRAINING – TARGET SECTOR EXAMPLES





Q & A