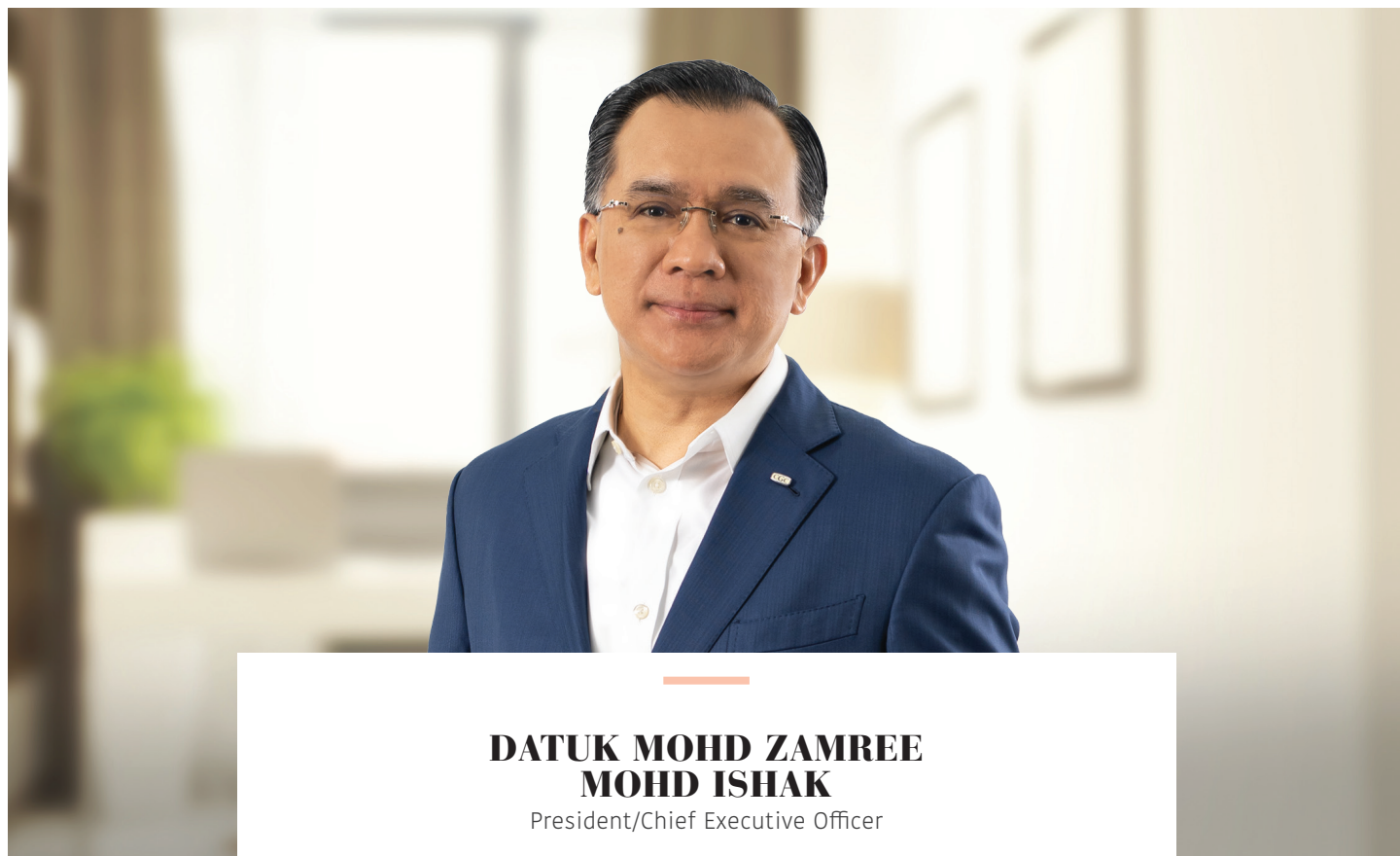


# MANAGEMENT TEAM



## DATUK MOHD ZAMREE MOHD ISHAK

President/Chief Executive Officer

### Date Joined

1 January 2015

### Qualification(s)

- Bachelor of Science in Business Administration, Saint Louis University, USA
- Master in Business Administration (Finance), University of Hull, UK
- Asian International Executive Programme, INSEAD
- Chartered Professional in Islamic Finance
- Global Leadership Development Programme, ICLIF
- Advanced Management Programme (AMP 191), Harvard Business School, USA

### Experience

Over 32 years of experience in banking operations, corporate banking, consumer banking and Islamic finance. He has held the following key positions:

- Executive Assistant to the President/Chief Executive Officer, Malayan Banking Berhad (Maybank)
- Vice President, Consumer Banking, Maybank
- Executive Vice President, Corporate Banking, Maybank
- Chief Operations Officer, INCEIF – The Global University of Islamic Finance

### Awards

- Outstanding CEO Award, Association of Development Financing Institutions in Asia and the Pacific (ADFIAP)
- Sustainability Leader of the Year, European Organisation for Sustainable Development, ADFIAP and the Association of African Development Finance Institutions in collaboration with the City of Karlsruhe, Germany



CREDIT  
GUARANTEE  
CORPORATION  
MALAYSIA  
BERHAD

REVIEW OF  
THE YEAR

HOW CGC IS  
ORGANISED

KEY MESSAGES

OUR STRATEGY

PERFORMANCE  
BY DIVISIONS

SUSTAINABILITY

GROUP  
PERFORMANCE

CORPORATE  
GOVERNANCE

FINANCIALS

ADDITIONAL  
INFORMATION



## RAHIM RADUAN

Chief Corporate Officer

**Date Joined**  
2 May 2018

### Qualification(s)

- Bachelor of Arts (Hons.) Accounting & Finance, University of East London, UK
- Member of Financial Planning Association of Malaysia (FPAM)
- Member of Malaysian Financial Planning Council (MFPC)
- CIMB-INSEAD Leadership Programme, INSEAD France
- Member of the Malaysian Institute of Accountants (MIA)
- Fellow of the Association of Chartered Certified Accountants (ACCA), UK

### Experience

Over 22 years of experience in many sectors including investment and consumer banking, wealth management, fund management, automotive, infrastructure, and property development. He has held the following key positions:

- General Manager/Head of Group Finance Division, PROTON Holdings Berhad
- Chief Operating Officer, CIMB Wealth Advisors Berhad
- Chief Operating Officer, CIMB-Principal Asset Management Berhad (now known as Principal Asset Management Berhad)
- Managing Director/Head of Consumer Banking's Operations & Service Support, CIMB Bank Berhad
- Director in Group MD/CEO's Office, UEM Group Berhad



## SHAZMEER MOKHTAR

Chief Financial Officer

**Date Joined**  
2 May 2018

### Qualification(s)

- Bachelor of Arts (Hons.) Accounting & Finance, London South Bank University, UK
- Edward S. Mason Fellow, Harvard Kennedy School, USA
- Master in Public Administration, Harvard University, USA
- Member of the Malaysian Institute of Accountants (MIA)
- Member of the Malaysian Institute of Certified Public Accountants (MICPA)
- Member of the Institute of Chartered Accountants England & Wales (ICAEW)
- Fellow of the Association of Chartered Certified Accountants (ACCA), UK
- Negotiation & Influencing Skills Programme, London Business School, UK
- Digital Disruption: Digital Transformation Strategies, Cambridge Judge Business School

### Experience

Over 19 years of professional experiences in Central Banking (Supervision, Regulation, Investments and Corporate Strategy) and Commercial sector (Finance). He was instrumental in implementing several strategic initiatives to position Malaysia as an International Islamic Finance marketplace. This includes his involvement in the BNM-SC-World Bank technical working group which facilitated the issuance of the world's first Green Sukuk in 2017. He also led the origination and structuring of the world's first liquidity instruments based on mudharabah. He has held the following key positions:

- Deputy Director of BNM
- Board member of Aureous CGC Advisers Sdn Bhd

### Award

Academic Excellence Award, BNM (2006)



**LEONG  
WENG CHOONG**  
Chief Business Officer

**Date Joined**  
15 July 2015

**Qualification(s)**

- Bachelor of Commerce, University of Western Australia, Australia

**Experience**

Over 23 years of experience in credit and marketing, collection and recovery, operations, cash management, product development and SME Bancassurance. He has held the following key positions:

- Assistant Vice President and Head of Product, OCBC Bank (M) Berhad
- Vice President of Cash Management, OCBC Bank (M) Berhad
- General Manager of Retail SME, Hong Leong Bank Berhad



**YUSHIDA  
HUSIN**  
Chief Technology & Operations Officer

**Date Joined**  
1 April 2016

**Qualification(s)**

- Bachelor of Science in Statistics, University of Illinois Urbana-Champaign, USA

**Experience**

More than 25 years of experience in Project Management, Corporate Planning, Process Improvement, Organisation and Methods, Corporate Services, and support functions. She has held the following key positions:

- Consultant, Accenture Malaysia
- Chief Corporate Services Officer, Takaful Ikhlas Berhad





CREDIT  
GUARANTEE  
CORPORATION  
MALAYSIA  
BERHAD

REVIEW OF  
THE YEAR

HOW CGC IS  
ORGANISED

KEY MESSAGES

OUR STRATEGY

PERFORMANCE  
BY DIVISIONS

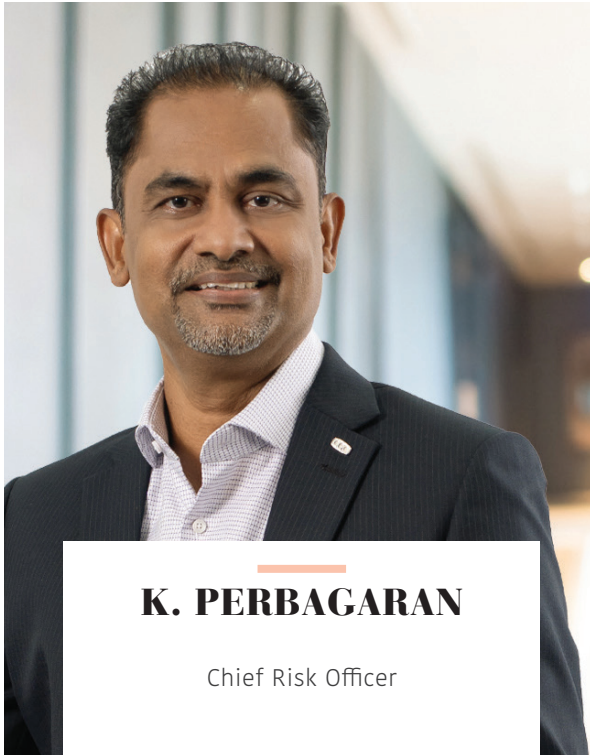
SUSTAINABILITY

GROUP  
PERFORMANCE

CORPORATE  
GOVERNANCE

FINANCIALS

ADDITIONAL  
INFORMATION



## K. PERBAGARAN

Chief Risk Officer

### Date Joined

1 August 2005

### Qualification(s)

- Bachelor of Accountancy (Hons.), Universiti Utara Malaysia (UUM)
- Master of Business Administration, Cardiff Metropolitan University, UK
- Chartered Banker, AICB/(CB), Chartered Banker Institute UK & Asian Institute of Chartered Bankers
- Certified Internal Auditor (CIA) from the Institute of Internal Auditors Malaysia
- Advanced Credit Enhancer (ACE) Certification, CGC – Institut Bank- Bank Malaysia (IBBM)
- Member, Institute of Internal Auditors Malaysia (IIAM)
- Member, Malaysian Institute of Accountants (MIA)

### Experience

Over 23 years of experience in Audit & Risk Management. He has held the following key positions:

- Head of Branch Audit, Affin Bank Berhad
- Head of Internal Audit, CGC
- Senior Manager of Asset Management, CGC



## ZARINA OSMAN

Chief Credit Officer

### Date Joined

3 April 2017

### Qualification(s)

- Bachelor of Accountancy (Hons.), University of Malaya
- Certified Credit Professional (CCP) from Institut Bank- Bank Malaysia (IBBM)
- Banking Credit Specialist from the Islamic Bank and Finance Institute Malaysia (IBFIM)
- Islamic Professional Credit Certification from IBFIM

### Experience

Over 27 years of experience in business credit and credit management covering the entire Business Banking portfolio, including Investment, Treasury and Capital Markets, Corporate, Commercial, and Retail Business. She has held the following key positions:

- Pioneer member of RHB Islamic Bank Bhd team that established the first Islamic Window subsidiary in Malaysia
- Senior positions in Bank Muamalat Malaysia Bhd and RHB Islamic Bank Bhd
- Head of Credit Management, Kuwait Finance House Bhd



## FAKRUL AZMI MOHAMAD

Chief Internal Auditor

### Date Joined

2 October 2018

### Qualification(s)

- BA (Accounting & Financial Management), University of Sheffield, UK
- Certified Internal Auditor (CIA) from the Institute of Internal Auditors Malaysia
- Certified Credit Professional (CCP) from Institut Bank-Bank Malaysia (IBBM)
- Chartered Global Management Accountant (CGMA) from the American Institute of Certified Public Accountants
- Associate Chartered Management Accountant (ACMA) from the Chartered Institute of Management Accountants, UK
- Member of the Certified Bank Auditor (CBA) Examination Committee

### Experience

Over 23 years of internal audit experience in the financial services sector. He has held the following key positions:

- Chief Internal Auditor, Malaysia Debt Ventures Berhad
- Chief Internal Auditor, Malaysia Development Bank Berhad
- Chief Internal Auditor, Asian Finance Bank Berhad



## DAENG HAFEZ ARAFAT ZUHUD

General Counsel  
& Company Secretary

### Date Joined

4 May 2015

### Qualification(s)

- Bachelor of Laws (Hons.), International Islamic University Malaysia (IIUM), 1994
- Advocate and Solicitor of the High Court of Malaya. Admitted on 18 March 1995
- Licensed Company Secretary of Companies Commission of Malaysia since 1998

### Experience

Has accumulated 27 years of experience in various sectors such as financial services, oil & gas, telecommunications, aerospace, and hotel & property development. He has held the following key positions:

- Manager, Legal & Corporate Services and Company Secretary of Aerospace Technology Systems Corp. Sdn Bhd
- Senior Manager, Legal & Company Secretarial/Joint Company Secretary, Lankhorst Bhd
- Senior Manager, Legal & Human Resources, Intraline Group of Companies
- Assistant Vice President, Group Corporate Secretarial, Maybank and Company Secretaries of Maybank Asset Management Group of Companies and Maybank (Cambodia) Plc



CREDIT  
GUARANTEE  
CORPORATION  
MALAYSIA  
BERHAD

REVIEW OF  
THE YEAR

HOW CGC IS  
ORGANISED

KEY MESSAGES

OUR STRATEGY

PERFORMANCE  
BY DIVISIONS

SUSTAINABILITY

GROUP  
PERFORMANCE

CORPORATE  
GOVERNANCE

FINANCIALS

ADDITIONAL  
INFORMATION



## SUM LENG KUANG

Advisor  
Investment

**Date Joined**  
1 September 2015

### Qualification(s)

- Bachelor of Commerce (Finance), University of Canterbury, New Zealand
- Certified Financial Planner

### Experience

Over 38 years of experience in fund management, particularly in areas of managing fixed income investment portfolios, credit evaluation, and credit risk management. She has held the following key positions:

- Senior Vice President, Head of Fixed Income Investment at Great Eastern Life Assurance (Malaysia) Berhad
- Acting CEO, Hong Leong Asset Management Berhad



## MOHAMED AZMAN MOHAMED TAUFIK

Senior Vice President  
Business Development & Products

**Date Joined**  
4 February 2015

### Qualification(s)

- Bachelor of Management Studies, University of Waikato, New Zealand

### Experience

Over 32 years of experience in the banking and financial sectors, both in Malaysia and Indonesia. Has extensive experience in corporate banking, SME banking, and branch management. Held the following key positions:

- Senior Account Manager, Malayan Banking Berhad
- Associate Director, Danajamin Nasional Berhad
- Associate Director, The Bank of Nova Scotia Berhad





## MOHD SUKERI ISMAIL

Senior Vice President  
Operations

### Date Joined

6 May 1996

### Qualification(s)

- Diploma, Indiana University, USA
- Bachelor of Science in Business Administration (Finance), Creighton University, USA

### Experience

Over 25 years of experience in Shared/Full Risk and Financing applications. He has held the following positions:

- Branch Executive, Hong Leong Finance Berhad
- Branch Manager, Hong Leong Finance Berhad
- Assistant Manager, Guarantee, CGC
- Manager, Credit Evaluation, CGC
- Senior Manager, Operations, CGC
- Senior Manager, Credit, CGC
- Assistant General Manager, Credit, CGC



## NOR HAMIZWA MOHD NOR

Senior Vice President  
Human Capital & Administration

### Date Joined

18 November 2019

### Qualification(s)

- Diploma, Indiana University, USA
- Bachelor in Business Administration (Human Resource Management), Universiti Teknologi MARA, Malaysia

### Experience

Over 25 years of experience in general human capital and specialised human capital functions including talent management, learning & development, organisational design, and manpower planning. She has held the following key positions:

- Assistant General Manager, Talent & Specialist Management and Employee Behavioural Development, Telekom Malaysia Berhad
- Covering Senior General Manager, Human Resources, Malaysia Airport Holdings Berhad
- General Manager, HR Business Partners and IR & Engagement, UEM Edgenta Berhad



CREDIT  
GUARANTEE  
CORPORATION  
MALAYSIA  
BERHAD

REVIEW OF  
THE YEAR

HOW CGC IS  
ORGANISED

KEY MESSAGES

OUR STRATEGY

PERFORMANCE  
BY DIVISIONS

SUSTAINABILITY

GROUP  
PERFORMANCE

CORPORATE  
GOVERNANCE

FINANCIALS

ADDITIONAL  
INFORMATION



## WAI KO-CHI

Senior Vice President  
Information Technology

**Date Joined**  
15 June 2017

### Qualification(s)

- Bachelor of Engineering (Hons. Mechanical), University of Malaya

### Experience

Over 24 years of experience with various national and international organisations, covering global and regional projects. He has held the following positions:

- Analyst, Andersen Consulting/Accenture
- Architect, Shell IT/Hewlett Packard Malaysia
- Chief Engineer, DXC Technology/Hewlett Packard Enterprise



## MOHD FAZLI BAHARUDDIN

Head  
Digital & Transformation

**Date Joined**  
18 January 2021

### Qualification(s)

- Bachelor of Science in Business Administration, Ohio State University, Columbus, USA

### Experience

Over 25 years of experience spearheading a wide spectrum of IT and business transformation, project management, and information management within the financial and insurance sector. Well-versed in product owner role, Agile methodology, project management, business process reengineering and streamlining, data warehouse management, reporting and analytics, as well as regulatory reporting coupled with overseeing rollout of productivity enhancement and cost-saving initiatives. He has held the following position:

- Director, Regional Strategy Execution & Transformation, Group Commercial Banking, CIMB Bank Malaysia





## NILAMMASRI JA'AFAR

Head  
Bumiputera Development & Sales Management

### Date Joined

20 September 2021

### Qualification(s)

- Advanced Diploma in Business Studies (Finance), UiTM
- Executive Development Programme, Wharton School, University of Pennsylvania
- Certified Professional Coach, Malaysian Institute of Management

### Experience

Over 24 years of experience in banking and asset management with exposure to credit management, and recovery of both retail and corporate loans. She has held the following key positions:

- Pioneer team member of Pengurusan Danaharta Nasional Berhad and Prokhas Sdn Bhd
- Senior Vice President/Head, Business Banking, Bank Pembangunan Malaysia Berhad
- Senior Vice President/Head, Business Financing & Development, Bank Simpanan Nasional
- Axiata Digital Capital Sdn Bhd