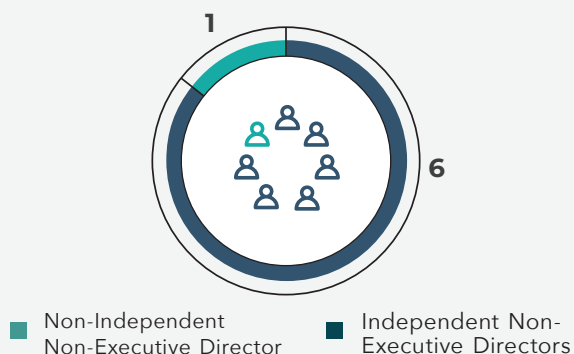


LEADERSHIP

- BOARD COMPOSITION
- PROFILE OF BOARD OF DIRECTORS
- PROFILE OF GROUP MANAGEMENT TEAM

BOARD COMPOSITION

INDEPENDENCE

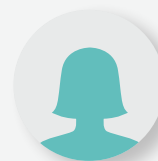


GENDER

7 Directors



6
Male



1
Female

AGE GROUP

2 45 to 59 years old
5 60 years and above

BOARD TENURE

2 Less than 3 years
4 3 to 6 years
1 More than 6 years

EXPERIENCE AND SKILLS

- | | |
|------------------------------------|-------------------------------|
| • Banking & Finance | • Leadership & Management |
| • Corporate Governance | • Capital & Securities Market |
| • Economics | • Information Technology |
| • Legal/Regulatory | • Risk Management |
| • Corporate Planning & Development | • Asset Management |
| • Investment | |

BOARD COMMITTEES

- | | | |
|---------------------------------------|---|----------|
| BAC Board Audit Committee | BRMC Board Risk Management Committee | Chairman |
| BIC Board Investment Committee | BNRC Board Nomination and Remuneration Committee | Member |

PROFILE OF BOARD OF DIRECTORS



DATO' MOHAMMED HUSSEIN *FCB*

75

Independent Non-Executive Director (Chairman)

M

Appointed : 1 May 2020

Tenure of Directorship : 5 years 2 months
(as at 52nd AGM - 19 June 2025)Board Meeting : 100% (6/6)
Attendance

BNRC

Qualifications:

- Bachelor of Commerce (Accounting) - University of Newcastle, Australia
- Advanced Management Programme (AMP 163) - Harvard Business School - Boston, USA
- Fellow Chartered Banker of the Chartered Banker Institute and Asian Institute of Chartered Bankers

Working Experience:

- Dato' Mohammed Hussein spent 31 years with Malayan Banking Berhad (Maybank) Group, where he held various senior management roles, including Head of Corporate Banking, Head of Commercial Banking, Head of Malaysian Operations, Managing Director of Aseambankers Malaysia Berhad (now Maybank Investment Bank Berhad), and Executive Director (Business Group).
- He retired from Maybank Group on 30 January 2008 as Deputy President/Executive Director/Chief Financial Officer and subsequently served as the Advisor of Maybank from April 2008 to September 2008.
- He also served as the President Commissioner of PT Syarikat Takaful Indonesia and has been a Professor of Practice at INCEIF University since 5 August 2023.
- His previous roles included Chairman of Gamuda Berhad from 2013 to 2022, Danajamin Nasional Berhad from 2013 to 2018, and Quill Capita Management Sdn Bhd from 2008 to 2015.
- He has also served an independent role on the Boards of Bank of America Malaysia Berhad, Tasek Corporation Berhad, CapitaLand Malls Malaysia Berhad, Hap Seng Consolidated Berhad, PNB Commercial Sdn Bhd, B2B Fipal Sdn Bhd and Chairman of the Corporate Debt Restructuring Committee, which was set up under the auspices of Bank Negara Malaysia to facilitate the resolution of major corporate debts.

Present Directorship:

- Dato' Mohammed Hussein is the Independent Non-Executive Chairman of Hap Seng Plantations Holdings Berhad and Syarikat Takaful Malaysia Keluarga Berhad.

Declaration:

- Dato' Mohammed Hussein does not have any conflict of interest or family relationship with any Director and/or major shareholder of CGC Malaysia.
- Dato' Mohammed Hussein has not been charged and/or convicted for any offence.
- Dato' Mohammed Hussein has not been subjected to any public sanction or penalty by the relevant regulatory bodies during the financial year.

PROFILE OF BOARD OF DIRECTORS



CHOONG TUCK OON

67

Independent Non-Executive Director

M

Appointed: : **20 January 2017**

BRMC

 Tenure of Directorship : **8 years 5 months**
 (as at 52nd AGM - 19 June 2025)

 Board Meeting Attendance : **100% (6/6)**

Qualifications:

- Bachelor of Science (First Class) in Mathematics - University of Malaya
- Executive Diploma in Directorship - Singapore Management University
- Master of Science in Computer Applications - Asian Institute of Technology

Working Experience:

- Choong Tuck Oon began his career at Petronas, where he held executive positions in various upstream and downstream functions for over 7 years. Following this, he worked for 26 years at Accenture, where he retired as Senior Partner of Financial Services in the Asia-Pacific.
- Specialising in technology, strategy, and transformation for the banking and insurance industries, Choong Tuck Oon has led numerous strategic initiatives involving more than 20 large domestic and global banks and insurers in Asia, including national payment projects in Malaysia and Singapore.
- He remains actively involved in the ASEAN digital start-up ecosystem, with his expertise in digital and Fintech programs being highly sought after in the region.
- He has been engaged in NGO initiatives, advising a consortium of international aid agencies on core systems for the launch of bank-of-banks microfinancing in Indonesia, and assisting a global wildlife/nature agency in developing a new growth strategy across 11 Asian countries.
- He has previously served as an Independent Non-Executive Director of Star Media Group Berhad, NTUC Income Insurance Cooperative Ltd Singapore, RHB Bank, RHB Islamic Bank, RHB Indochina Bank, RHB Indochina Securities, and RHB Private Equity.

Present Directorship:

- He is the Non-Executive Chairman of CGC Digital Sdn Bhd (a subsidiary of CGC Malaysia) and Generali Life Insurance Malaysia Berhad (formerly known as AXA Affin Life Insurance Berhad).
- He also serves as an Independent Non-Executive Director on the Board of FIDE Forum Malaysia.

Declaration:

- Choong Tuck Oon does not have any conflict of interest or family relationship with any Director and/or major shareholder of CGC Malaysia.
- Choong Tuck Oon has not been charged and/or convicted for any offence.
- Choong Tuck Oon has not been subjected to any public sanction or penalty by the relevant regulatory bodies during the financial year.



FAISAL ISMAIL *FCA*

Independent Non-Executive Director

Appointed: : **1 December 2019**

Tenure of : **5 years 7 months**
Directorship (as at 52nd AGM - 19 June 2025)

Board Meeting : **100% (6/6)**
Attendance

BAC

BIC

BRMC

Qualifications:

- Fellow of the Institute of Chartered Accountants in England & Wales
- Member of the Malaysian Institute of Accountants

Working Experience:

- Faisal bin Ismail has accumulated over 30 years of experience across various board-level and top management roles, with expertise in mergers and acquisitions, corporate finance, tax planning, consulting, transformation, and human resources.
- His broad experience spans numerous industries, including hospitality, property investment and development, healthcare, shipbuilding and repairs, banking, power and education.
- His previous roles include serving as Non-Independent Non-Executive Director of Danajamin Nasional Berhad, Independent Non-Executive Director of J.P. Morgan Chase Bank Berhad, Executive Director of Landmarks Berhad, Executive Director of BinaFikir Sdn Bhd, Director in the Investment division of Khazanah Nasional Berhad and Group Managing Director of Pantai Holdings Berhad.

Present Directorship:

- He has served as an Independent Non-Executive Director of BNP Paribas Malaysia Berhad since October 2020.

Declaration:

- *Faisal bin Ismail does not have any conflict of interest or family relationship with any Director and/or major shareholder of CGC Malaysia.*
- *Faisal bin Ismail has not been charged and/or convicted for any offence.*
- *Faisal bin Ismail has not been subjected to any public sanction or penalty by the relevant regulatory bodies during the financial year.*

PROFILE OF BOARD OF DIRECTORS



SALEHA M. RAMLY

72

Independent Non-Executive Director

F

Appointed: : **1 December 2019**
 Tenure of Directorship : **5 years 7 months**
 (as at 52nd AGM - 19 June 2025)

 Board Meeting Attendance : **100% (6/6)**

BAC

BNRC

Qualifications:

- Bachelor of Laws (LL.B) – University of Malaya
- Master of Laws (LL.M) – University of London, UK

Working Experience:

- Saleha M. Ramly began her career as a lecturer in the Law Faculty of the University of Malaya, where she served for over 8 years.
- She then held various senior positions in legal and/or secretarial departments within government-linked and public-listed companies, including Sime UEP Properties Berhad, its holding company Sime Darby Berhad and its other listed subsidiaries, Country Heights Holdings Berhad, and Landmarks Berhad.
- After retiring from full-time employment in 2007, she continued to serve in similar capacities on a fixed term contract basis until 2018, completing stints at the University of Malaya, Perbadanan Insurans Deposit Malaysia, Scomi Group Berhad, and the ACR Capital Holdings Pte Ltd group of companies in Malaysia and Singapore.
- With over 30 years of experience in corporate legal and secretarial operations, she possesses extensive expertise in crafting corporate governance policies and legal documents, as well as providing staff training on governance and legal matters.
- Her experience also spans a range of corporate transactions and exercises, including acquisitions and disposals of assets (both domestic and cross-border), due diligence exercises, capital raising, and advisory on human resource-based legal matters such as retrenchments, grievance procedures, and industrial relations.
- She is currently a member of the Institute of Corporate Directors Malaysia (ICDM).

Present Directorship:

- She serves as Director of Ouch Protect Berhad, an approved digital takaful operator in Bank Negara Malaysia's Regulatory Sandbox, since 23 November 2023.

Declaration:

- Saleha M. Ramly does not have any conflict of interest or family relationship with any Director and/or major shareholder of CGC Malaysia.
- Saleha M. Ramly has not been charged and/or convicted for any offence.
- Saleha M. Ramly has not been subjected to any public sanction or penalty by the relevant regulatory bodies during the financial year.



ANTHONY LIM CHOON ENG *FAIBF, CB*

Independent Non-Executive Director

Appointed: : **1 April 2022**

Tenure of Directorship : **3 years 3 months**
(as at 52nd AGM - 19 June 2025)

Board Meeting Attendance : **100% (6/6)**

BRMC

BIC

Qualifications:

- Fellow of the Australian Institute of Banking and Finance
- Chartered Banker of the Asian Institute of Chartered Bankers
- Senior Leadership and Advanced Management Programs - Wharton School of Business, University of Pennsylvania, USA
- Senior Associate - Securities Institute of Australia
- Master of Applied Finance - Macquarie University, Australia

Working Experience:

- Anthony Lim has over 35 years of experience in the banking and finance industry, having held key management roles in treasury, business banking, investment banking, and risk management.
- From 2011 to 2015, he was an Independent Director at Sumitomo Mitsui Banking Corporation Malaysia Berhad (SMBC), and subsequently served as the Deputy Chief Executive Officer of the same bank from 2015 to 2020.
- Between 1995 and 2009, he held various senior management positions within the Maybank group of companies.
- He previously held the role of private equity investor and director at Implico GmbH in Germany and Malaysia.
- His past working experience includes roles at St. George Bank Limited and ANZ Bank Limited in Sydney, Australia.

Present Directorship:

- He serves as the Non-Executive Director of CGC Digital Sdn Bhd, a subsidiary of CGC Malaysia.
- He is currently the Chairman of Bank of America Malaysia Berhad.
- He is also a member of the Investment Panel for Kumpulan Wang Persaraan (Diperbadankan) (KWAP).

Declaration:

- Anthony Lim Choon Eng does not have any conflict of interest or family relationship with any Director and/or major shareholder of CGC Malaysia.
- Anthony Lim Choon Eng has not been charged and/or convicted for any offence.
- Anthony Lim Choon Eng has not been subjected to any public sanction or penalty by the relevant regulatory bodies during the financial year.

PROFILE OF BOARD OF DIRECTORS



SUHAIMI ALI

50

Non-Independent Non-Executive Director

M

Appointed: : **28 April 2022**

 Tenure of Directorship : **3 years 2 months**
 (as at 52nd AGM - 19 June 2025)

 Board Meeting Attendance : **50% (3/6)**

Qualifications:

- Bachelor of Accounting – University of Notre Dame, United States of America

Working Experience:

- Suhaimi Ali currently serves as an Assistant Governor of Bank Negara Malaysia (BNM). He oversees the Financial Development and Innovation Department, Islamic Finance Department, LINK and BNM Offices, and Financial Inclusion Department.
- With 26 years of service at BNM, his experience spans across financial sector development, regulation and supervision, strategic planning, market conduct, international negotiations, IT services, and the Governor's Office.
- He is a member of multiple committees at BNM, including the Management Committee, Risk Management Committee, Crisis Management Committee, Digital Technology Committee, Financial Development Committee, Financial Stability Committee, Joint Policy Committee, Reserve Management Committee, and Financial Market Infrastructure Committee.

Present Directorship:

- Suhaimi Ali is the Non-Executive Director of CGC Digital Sdn Bhd, a subsidiary of CGC Malaysia.
- He serves as a member of the Board of Trustees for the International Centre for Leadership in Finance (ICLIF) Trust Funds.

Declaration:

- *Suhaimi Ali is a nominee of BNM, the major shareholder of CGC Malaysia.*
- *Suhaimi Ali does not have any conflict of interest or family relationship with any Director.*
- *Suhaimi Ali has not been charged and/or convicted for any offence.*
- *Suhaimi Ali has not been subjected to any public sanction or penalty by the relevant regulatory bodies during the financial year.*



KELLEE KAM CHEE KHIONG

52

Independent Non-Executive Director

M

Appointed: : **16 October 2023**Tenure of Directorship : **1 year 8 months**
(as at 52nd AGM - 19 June 2025)Board Meeting Attendance : **100% (6/6)**

BIC

BNRC

BAC

Qualifications:

- Bachelor of Law from Manchester Metropolitan University, United Kingdom
- Master in Business Administration from Richmond, The American International University in London, United Kingdom
- Master of Arts in South East Asian Business World from University of London, United Kingdom

Working Experience:

- Kellee Kam Chee Khiong has over 24 years of experience in the banking industry. He previously held the role of Group Chief Financial Officer of RHB Capital Berhad, overseeing Group Finance and Accounting, MIS, Corporate Finance & M&A, Investor Relations, and Strategy for the RHB Capital Group and its subsidiaries.
- From 2011 to 2015, he served as the Group Managing Director at RHB Capital Berhad, where he led operations across Banking, Investment Banking, Islamic Banking, Asset Management, and Insurance.
- In October 2016, Kellee Kam was appointed as an Independent Director at Bank of America Malaysia Berhad (BAMB) and was subsequently elected Chairman in June 2021.
- After his tenure at BAMB, he assumed the position of Group Chief Executive Officer of Alliance Bank Malaysia Berhad on 1st September 2022.

Present Directorship:

- NIL

Declaration:

- Kellee Kam Chee Khiong does not have any conflict of interest or family relationship with any Director and/or major shareholder of CGC Malaysia.
- Kellee Kam Chee Khiong has not been charged and/or convicted for any offence.
- Kellee Kam Chee Khiong has not been subjected to any public sanction or penalty by the relevant regulatory bodies during the financial year.

PROFILE OF GROUP MANAGEMENT TEAM



DATUK MOHD ZAMREE MOHD ISHAK

President & Chief Executive Officer



Nationality
Malaysian



Age/Gender
58/Male



Date Joined
1 January 2015

Academic/Professional Qualification(s)

- Bachelor of Science in Business Administration, Saint Louis University, United States of America
- Master of Business Administration (Finance), University of Hull, United Kingdom
- Chartered Institute of Islamic Finance Professional
- Chartered Banker, Asian Institute of Chartered Bankers & Chartered Banker Institute, United Kingdom

Executive Education

- Asian International Executive Programme, INSEAD
- Global Leadership Development Programme, ICLIF
- Advanced Management Programme (AMP 191), Harvard Business School, United States of America

Working Experience

Over 35 years of experience in banking operations, corporate banking, consumer banking and Islamic finance. He has held the following key positions:

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



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



Nationality
Malaysian



Age/Gender
51/Female



Date Joined
1 April 2016

YUSHIDA HUSIN

Chief Executive Officer, CGC Digital Sdn Bhd

Academic/Professional Qualification(s)

- Bachelor of Science in Statistics, University of Illinois Urbana-Champaign, United States of America

Working Experience

Currently leading CGC Digital, the digital subsidiary of CGC Malaysia, to further aid MSMEs' access to financing and help them scale their businesses using data and technology-driven innovation.

She possesses over 28 years of experience in various leading roles spanning transformation, strategy, corporate startup, technology-led innovation, corporate support functions, operations, and management consulting within the financial services industry at both local and regional levels.

Her previous roles at CGC Malaysia include Chief Technology & Operations Officer, Chief Information Officer and Senior Vice President of the Programme Management Office. She has also previously held the following positions:

- Chief Corporate Services Officer of Takaful Ikhlas Berhad
- Management Consultant, Accenture

PERBAGARAN KUPPUSAMY

Chief Internal Auditor

Academic/Professional Qualification(s)

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

Working Experience

Over 26 years of experience in Audit & Risk Management. He has held the following key positions:

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



Nationality
Malaysian



Age/Gender
55/Male



Date Joined
1 August 2005



PROFILE OF GROUP MANAGEMENT TEAM



Nationality
Malaysian

Age/Gender
53/Male

Date Joined
4 May 2015

DAENG HAFEZ ARAFAT ZUHUD

General Counsel & Company Secretary

Academic/Professional Qualification(s)

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

Working Experience

Has accumulated 30 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:

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

ZARINA OSMAN

Chief Risk Officer

Academic/Professional Qualification(s)

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

Working Experience


Over 30 years of combined experience in business and credit management covering the entire Business Banking portfolio, including Investment, Treasury and Capital Markets, Corporate, Commercial, SMEs and Retail Business. With expertise in investment and corporate business at Amanah Merchant Bank Bhd, she was a pioneer member of RHB Islamic Bank Bhd, contributing to establishing Malaysia's first Islamic Window subsidiary. She has held the following key positions and undertook credit transformation exercises as Head of Credit Management in:

- Kuwait Finance House Malaysia Bhd
- Bank Muamalat Malaysia Bhd

Nationality
Malaysian

Age/Gender
54/Female

Date Joined
3 April 2017





Nationality
Malaysian



Age/Gender
48/Male



Date Joined
2 May 2018

RAHIM RADUAN

Chief Operations Officer

Academic/Professional Qualification(s)

- Fellow, Association of Chartered Certified Accountants, UK
- CIMB-INSEAD Leadership Programme, INSEAD France
- Member, Institute of Corporate Directors Malaysia
- Member, Malaysian Institute of Accountants
- Member, Malaysian Financial Planning Council
- Member, Financial Planning Association of Malaysia

Working Experience

Over 25 years of experience across key industries, holding senior positions related to financial services primarily in the banking, wealth management, and fund management sectors, as well as in automotive, infrastructure, and property development. His previous roles include:

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

SEAN TAN

Chief Business Officer

Academic/Professional Qualification(s)

- Bachelor of Commerce, Major in Finance and Marketing, Curtin University of Technology, Perth, Australia

Working Experience

Over 24 years of experience in banking and PropTech covering SME and Consumer Segments including Business Development, Sales Management, Product and Marketing, Business Strategy, Strategic Alliances, Collection and Recovery and Data Software Solutions. He has held the following key positions:

- Head of Business Development, Data and Software Solutions Division, PropertyGuru Group
- Head of Sales and Partnership, Business Banking, UOB Bank Malaysia
- Head of Sales, Retail SME, Standard Chartered Bank Malaysia
- Head of Personal Loan, Personal Loan, Hong Leong Bank
- Head of Propositions, Strategy and Channels, Commercial Banking, HSBC Bank Malaysia
- Head of Product Service Unit, Commercial Banking and Business Banking, CIMB Bank Malaysia



Nationality
Malaysian



Age/Gender
48/Male



Date Joined
5 April 2023



PROFILE OF GROUP MANAGEMENT TEAM



Nationality
Malaysian



Age/Gender
55/Male



Date Joined
8 May 2023

NAZRAL SAFRIL MOHAMMAD SAPARI

Chief Human Resources Officer

Academic/Professional Qualification(s)

- Diploma in Banking Studies, Universiti Teknologi MARA (UiTM)
- Advanced Diploma in Business Management, Swansea Institute of Higher Education, Wales, United Kingdom
- Bachelor of Business Administration (Hons) in Human Resource Management, UiTM

Working Experience

Over 32 years of experience in human resource strategies, management, administration, and operations in banking as well as in various corporate environments. He has held the following key positions:

- Director, Human Resources & Administration, Malaysia Digital Economy Corporation
- Head/General Manager, Human Resources & Administration, Touch 'N Go Sdn Bhd
- Regional Head/Director, HR Business Partner for Group Asset Management & Investments (CIMB Principal Asset Management Group), CIMB Investment Bank Berhad
- Assistant General Manager, Planning & Organisation Design - Human Capital/Founding team member, Alinma Bank, Riyadh, Kingdom of Saudi Arabia
- Senior Manager, Group Human Resources at AmBank (M) Berhad

Awards

- The People Leader of the Year 2024 (Gold) Award by Jobstreet's SEEK People + Purpose Awards
- Top HR Leader Award 2024 by Jobstore.com



Nationality
Malaysian



Age/Gender
43/Female



Date Joined
6 June 2023

NURUL AMNI MOHD AMIN

Chief Financial Officer

Academic/Professional Qualification(s)

- Bachelor of Science in Accounting and Finance, University of Southampton, United Kingdom
- Fellow of Institute of Chartered Accountants in England and Wales
- Member of Malaysian Institute of Accountants

Working Experience

Over 20 years of professional experience in accounting firms, with auditing experience in various commercial sectors within government agencies, financial institutions, and the sovereign wealth fund industry. She played an instrumental role in Khazanah's strategic planning, performance reporting, and portfolio management. She led transformative initiatives at PNB, implementing core investment systems, data warehouses, and building data teams. At Ernst & Young, she headed asset and fund management, investment holding, services and trading, property development, and the manufacturing industry. She has held the following key positions:

- Vice President of Project Management Unit, Public Market Division, Permodalan Nasional Berhad
- Associate Director, Head of Finance and Capital Management, Danajamin Nasional Berhad
- Vice President of Strategic Management Unit in Managing Director's Office, Khazanah Nasional Berhad

WAI KO-CHI

Chief Technology Officer

Academic/Professional Qualification(s)

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

Working Experience

Over 28 years of experience with various national and international organisations, involved in global and regional projects in applications development, systems integration, enterprise architecture, and managed services delivery. He oversees the company's technology strategy, initiatives, and ensures efficient technology and cybersecurity operations in his current role. He has held the following positions:

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



Nationality
Malaysian



Age/Gender
51/Male



Date Joined
15 June 2017



PROFILE OF GROUP MANAGEMENT TEAM




Nationality
Malaysian


Age/Gender
70/Female


Date Joined
1 September 2015

SUM LENG KUANG

Advisor, Investment

Academic/Professional Qualification(s)

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

Professional Qualifications

- Certified Financial Planner

Working Experience

Over 41 years of experience in fund management, particularly in managing fixed income investment portfolios, credit evaluation, and credit risk management. She has held the following key positions:

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

MOHD SUKERI ISMAIL

Head, Operations

Academic/Professional Qualification(s)

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


Working Experience


Over 28 years of experience in Shared/Full Risk and Financing applications. He has held the following positions:

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




Nationality
Malaysian


Age/Gender
57/Male


Date Joined
6 May 1996



Nationality
Malaysian



Age/Gender
59/Male



Date Joined
4 February 2015

MOHAMED AZMAN MOHAMED TAUFIK

Head, Business Development & Product Management

Academic/Professional Qualification(s)

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

Working Experience

With over 35 years of distinguished experience in the banking and financial sectors across Malaysia and Indonesia, Mohamed Azman Mohamed Taufik brings extensive expertise in corporate banking, SME banking, and branch management. His strategic leadership has been instrumental in driving business growth and innovation at CGC. Throughout his career, he has held several senior positions, including:

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

Since joining CGC in 2015, Azman has played a pivotal role in enhancing product offerings and strengthening business development initiatives, contributing significantly to the organisation's mission of supporting SMEs and fostering financial inclusion.

AZMAN IDRUS

Head, Strategic Management & Communications

Academic/Professional Qualification(s)

- Bachelor of Information Science, Universiti Teknologi MARA (UiTM)
- Master of Business Administration, University of Hull, United Kingdom

Working Experience

Over 27 years of experience in consumer banking strategy development, operations, channels, and change management leadership within financial institutions, including those with regional presence. Previous positions include:

- Head of Channel Operations & Services, Al Rajhi Bank Malaysia
- Head of Channel Operations & Head of Strategic Management, Consumer Banking, CIMB Bank Berhad
- Senior Manager, AmBank (M) Berhad/AmBank Islamic
- Consultant & Consulting Manager, Cap Gemini Ernst & Young Malaysia and Asia Pacific
- Research Officer & Junior Analyst, Citibank Berhad



Nationality
Malaysian



Age/Gender
55/Male



Date Joined
12 September 2022



PROFILE OF GROUP MANAGEMENT TEAM




Nationality
Indian


Age/Gender
47/Female


Date Joined
15 March 2022

ILA DIXIT

Chief Digital and Innovation Officer, CGC Digital Sdn Bhd

Academic/Professional Qualification

- Master of Computer Management, Devi Ahilya Vishwavidyalaya, Indore, India

Working Experience

Over 22 years of multi-channel delivery experience have established her as a leading expert in digital transformation. Her track record includes numerous successful engagements that have transformed customer experiences and streamlined operations. Previous key positions include:

- Head, Digital Channels and Products, Celcom Axiata Berhad
- Head, Digital Operations, Celcom Axiata Berhad
- Digital Delivery Lead and Consultant, Tata Consultancy Services, Malaysia Sdn Bhd
- IT Billing and Operations, IBM, India

NAZRUL HISYAM BIN MOHD NOH

Chief Growth Officer, CGC Digital Sdn Bhd

Academic/Professional Qualification(s)

- Bachelor of Arts in Economics, Cambridge University, United Kingdom
- Master of Arts in Economics, Cambridge University, United Kingdom

Executive Education

- Chartered Banker, Asian Institute of Chartered Bankers
- Sijil Pasaran Kewangan, Persatuan Pasaran Kewangan Malaysia & Institute of Bankers Malaysia

Working Experience

Over 27 years of experience in various leading roles involving financial market development, open-market operations, foreign exchange intervention, investment management, international relations, strategic management, corporate communication and corporate governance. He has also been seconded to global financial market intermediaries in Wall Street, New York & Princeton, New Jersey, USA. He has held the following key positions:

- Managing Director, Financial Park (Labuan) Berhad
- Assistant Governor, Bank Negara Malaysia
- Secretary to the Board, Bank Negara Malaysia
- Member of the Board of Directors and Board Risk Management Committee of Cagamas Berhad
- Chief of Staff, Bank Negara Malaysia
- Director, International Department, Bank Negara Malaysia
- Deputy Director, Monetary Policy Implementation, Bank Negara Malaysia
- Co-Chair, ASEAN Working Group, Trade in Financial Services




Nationality
Malaysian


Age/Gender
50/Male

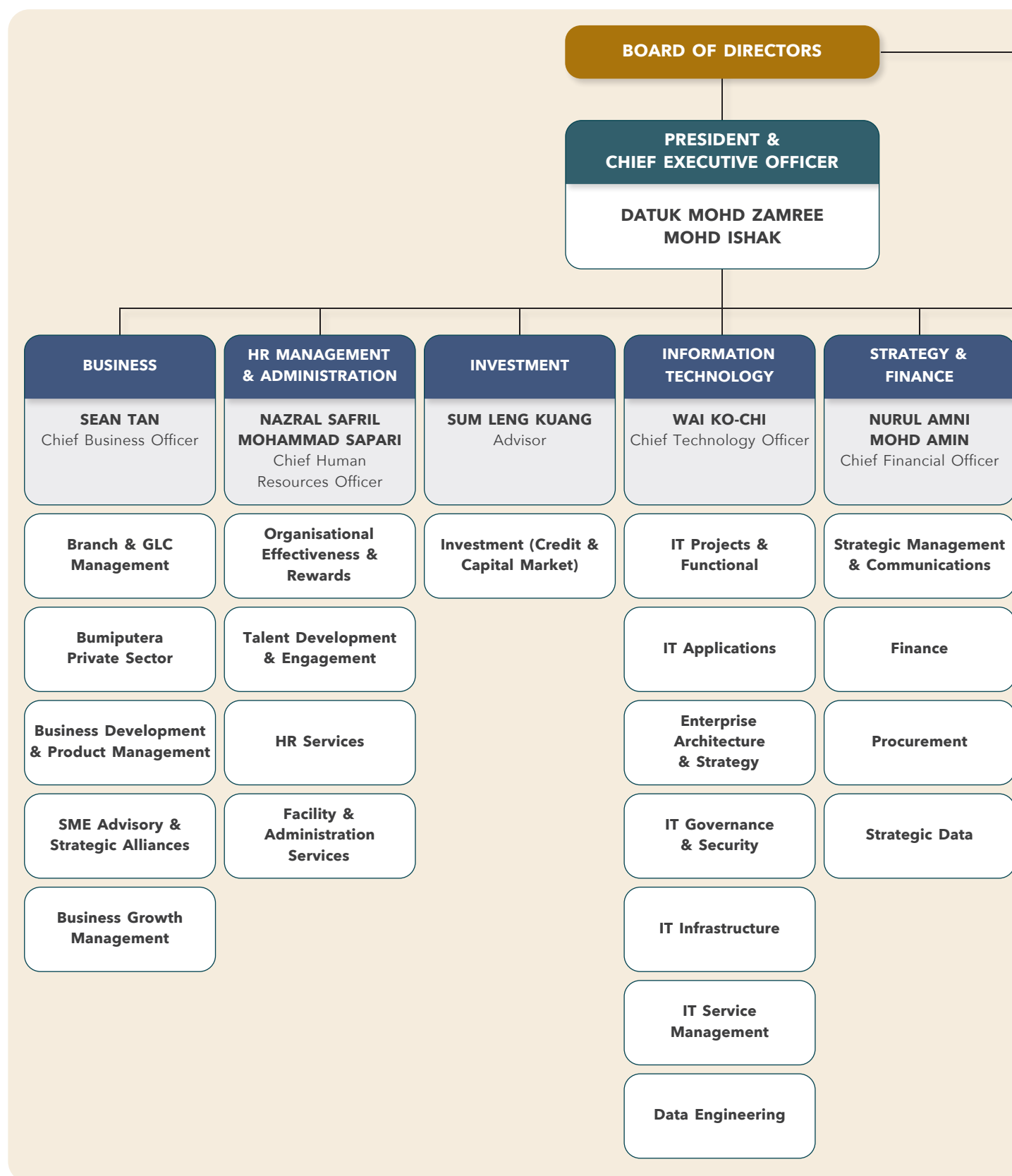

Date Joined
15 July 2024

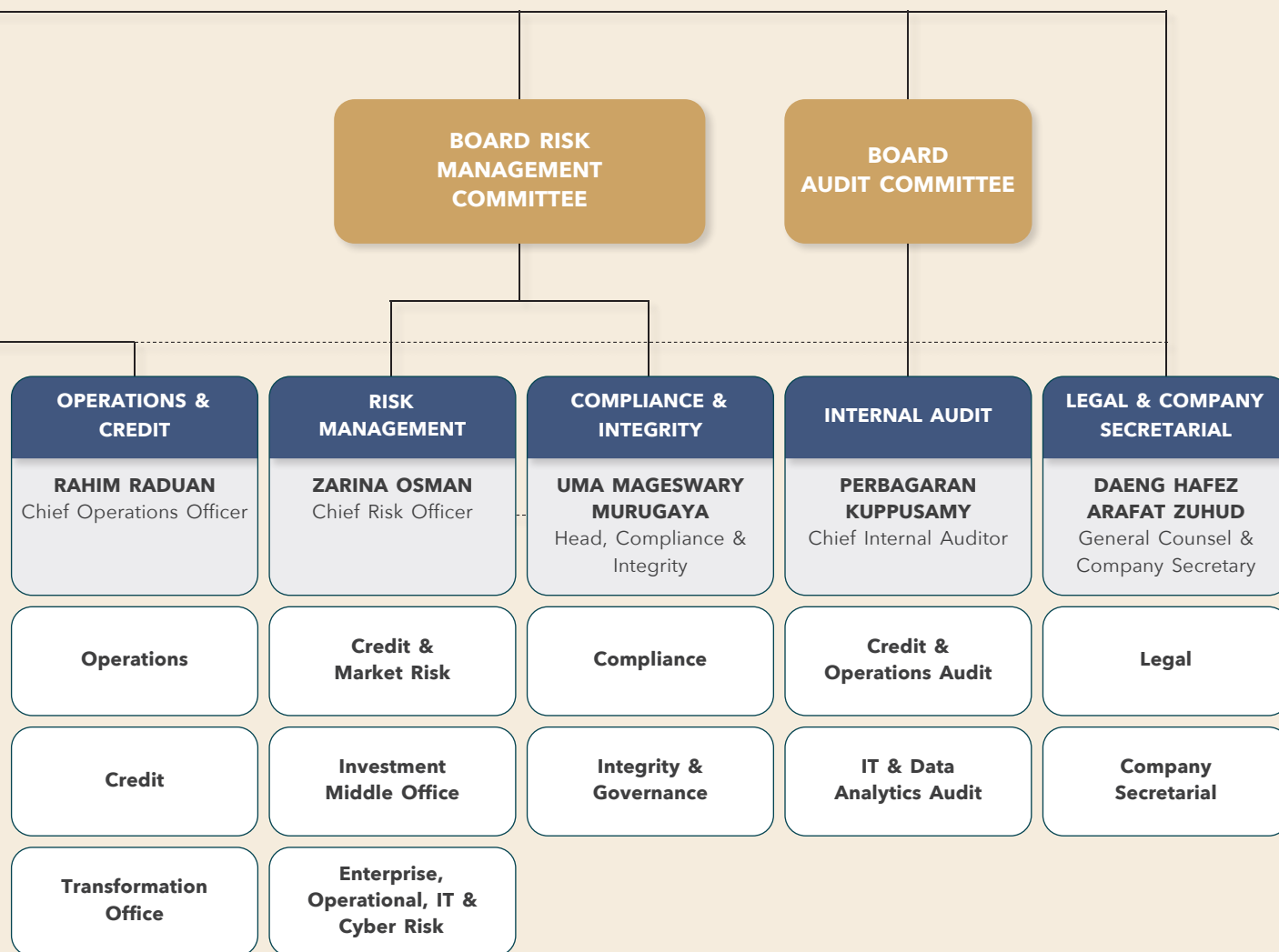
LEADERSHIP

- ORGANISATIONAL STRUCTURE

ORGANISATIONAL STRUCTURE

Effective 1 March 2025





CHAIRMAN'S STATEMENT ON CORPORATE GOVERNANCE



THE CGC BOARD OF DIRECTORS (THE BOARD) BELIEVES THAT EFFECTIVE CORPORATE GOVERNANCE IS ESSENTIAL FOR MAINTAINING THE TRUST AND CONFIDENCE OF OUR SHAREHOLDERS, CUSTOMERS, AND EMPLOYEES. IT ENABLES US TO FORMULATE STRATEGIES, MANAGE OPERATIONS, MITIGATE RISKS AND UPHOLD OUR COMMITMENT TO TRANSPARENCY AND ACCOUNTABILITY.

In an increasingly complex and fast-evolving operating environment, strong leadership provides the foundation upon which we formulate strategies, anticipate and respond to risks, and steward the organisation towards sustainable growth. In this regard, we continuously review and update our policies and procedures to ensure they remain aligned with evolving regulations, industry standards, and stakeholder expectations.

We have strengthened our internal controls and risk management systems, addressing financial, economic, environmental and social risks. Our commitment to integrity and ethical conduct remains uncompromised, and we hold ourselves accountable to the highest ethical standards in all our business dealings.

Our Board comprises experienced individuals with diverse backgrounds and expertise, which enhances our decision-making processes with their valuable insights and perspectives. They are responsible for providing strategic direction and have worked diligently to ensure that our company operates in accordance with applicable laws, regulations, and best practices.

We view governance as a discipline that evolves with the organisation, nurtured through continuous learning, open dialogue, and robust feedback mechanisms. Our Board members actively contribute to sharpening our governance practices through feedback and guidance, and aligning our strategic direction with long-term growth objectives.

Looking ahead, we remain resolute in our commitment to upholding the highest standards of corporate governance. We will continue our efforts to evolve our practices in line with evolving expectations and best practices. We will continue to refine our practices, align with emerging expectations, and reinforce CGC's role as a principled and progressive organisation—creating long-term value for MSMEs, stakeholders, and the nation at large.

A stylized black ink signature of Dato' Mohammed Hussein.

Dato' Mohammed Hussein
Chairman