



ONLINE
SUSTAINABILITY
SUPPLEMENT
2025

PROGRESS
WITH
PURPOSE

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This Online Sustainability Supplement (“Supplement”) provides additional sustainability-related disclosures for RHB Banking Group (“RHB”, “RHB Bank” or “the Group”), for the financial year ended 31 December 2025.

The Supplement serves to complement the Group’s annual reporting suite, and should be read in conjunction with RHB’s Sustainability Report 2025 and RHB’s Integrated Annual Report 2025, for a more holistic and comprehensive representation of our performance in the financial year.

SCOPE AND BOUNDARY

This Supplement covers the period from 1 January to 31 December 2025, unless stated otherwise. Reported data covers entities included in our consolidated financial statements, which includes the Group’s Malaysian and overseas operations. Certain information may be limited, or apply only, to specific entities, or operating locations within the Group, reflecting ongoing efforts to strengthen data collection and reporting capabilities. Where applicable, the relevant entities, locations, or parameters are clearly indicated.

POINT OF CONTACT

Your insights matter to us. We encourage you to share comments and feedback with us via:

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Sustainability Performance Data

FINANCIAL

Key financial indicators

Indicator	2023	2024	2025
Market capitalisation (RM billion)	23	28	34
Total assets (RM billion)	329	350	358
Total income (RM billion)	8	9	9

Value distributed to stakeholders

Indicator	2023	2024	2025
Total value distributed (RM billion)	6.4	6.8	7.2
Distributed to:			
• Providers of capital (%)	24	20	26
• Employee wages and benefits (%)	35	35	34
• Government taxation (including deferred tax) and zakat (%)	15	13	14
• Reinvestment in the Group (%)	26	32	26

SUSTAINABLE FINANCIAL SERVICES

Group's sustainable financial services

	RM million			Cumulative
	2023	2024	2025	
Green	7,003.70	9,233.20	12,025.04 [#]	33,586.89
Social	2,196.10	2,300.30	2,881.20 [#]	11,487.46
ESG-linked	3,853.27	6,682.86	4,159.14 [#]	14,940.66
Total	13,053.07	18,216.36	19,065.38[#]	60,015.01

[#] This data has been externally assured. Please refer to the independent limited assurance report on pages 64-71 of this Supplement. Cumulative achievement covers the period of July 2021 to December 2025.

Sustainability Performance Data

Group's sustainable financial services (breakdown by categories)

Eligible green activities (RM million)	2023	2024	2025	Cumulative
Renewable energy	657.89	678.67	1,732.43	3,688.15
Energy efficiency	1,402.48	656.30	993.94	3,881.75
Pollution prevention and control	585.39	207.53	270.46	1,538.81
Environmentally sustainable management of living natural resources and land use	114.33	469.90	309.23	952.77
Terrestrial and aquatic and biodiversity conservation	1.00	8.26	1.01	10.29
Clean transportation	107.23	1,119.35	2,916.09	4,154.24
Sustainable water and wastewater management	910.30	1,032.20	63.24	3,511.72
Climate change adaptation	9.69	18.40	5.16	33.25
Eco-efficient and/or circular economy-adapted products, production technologies and processes	463.02	1,187.42	1,109.22	2,988.35
Green buildings	2,752.37	3,855.17	4,624.26	12,827.56
Sub-total	7,003.70	9,233.20	12,025.04[#]	33,586.89
Eligible social activities (RM million)	2023	2024	2025	Cumulative
Affordable basic infrastructure	310.68	36.19	117.10	1,197.39
Access to essential services	156.73	46.77	17.98	290.71
Affordable housing	1,573.40	1,766.84	2,439.80	8,335.33
Employment generation	36.48	2.86	29.96	70.19
Food security and sustainable food systems	112.39	268.95	223.33	615.72
Socioeconomic advancement and empowerment	6.42	178.69	53.03	978.12
Sub-total	2,196.10	2,300.30	2,881.20[#]	11,487.46
Eligible ESG-linked/sustainable activities (RM million)	2023	2024	2025	Cumulative
ESG-linked activities	3,853.27	6,682.86	4,159.14	14,940.66
Sub-total	3,853.27	6,682.86	4,159.14[#]	14,940.66
Total	13,053.07	18,216.36	19,065.38[#]	60,015.01

[#] This data has been externally assured. Please refer to the independent limited assurance report on pages 64-71 of this Supplement. Cumulative achievement covers the period of July 2021 to December 2025.

Sustainability Performance Data

Breakdown by Strategic Business Group

	RM million			
	2023	2024	2025	Cumulative
Group Wholesale Banking (excluding Group Asset Management)	4,458.88	6,607.14	5,819.81 [#]	23,591.00
Group Asset Management (AUM basis)	1,386.80	1,214.00	1,172.00	1,172.00
Group International Business	2,660.62	3,340.61	2,204.08 [#]	9,911.41
Group Corporate and Business Banking	2,781.38	4,170.40	6,583.58 [#]	15,285.27
Group Community Banking	1,758.72	2,884.21	3,285.91 [#]	10,043.29
Group Insurance	6.67	N/A*	N/A*	12.04
Total	13,053.07	18,216.36	19,065.38[#]	60,015.01

[#] This data has been externally assured. Please refer to the independent limited assurance report on pages 64-71 of this Supplement.

* Since 2024, RHB Insurance has revised its measurement from Gross Written Premium ("GWP") to the sales acceptance of insurance products, based on the policy count of Sustainable & Responsible products offered.

Cumulative achievement covers the period of July 2021 to December 2025.

Breakdown by retail and non-retail category

		RM million			
		2023	2024	2025	Cumulative
Retail	Green	980.12	1,590.85	2,336.42	5,759.23
	Social	778.60	1,293.36	949.49	4,284.06
	Total	1,758.72	2,884.21	3,285.91	10,043.29
Non-retail*	Green	6,016.92	7,642.36	9,688.62	27,815.62
	Social	1,417.50	1,006.93	1,931.71	7,203.40
	ESG-linked	2,466.47	5,468.86	2,987.14	13,768.66
	Total	9,900.89	14,118.15	14,607.47	48,787.68

Cumulative achievement covers the period of July 2021 to December 2025.

* Non-retail excludes Group Asset Management and Group Insurance.

Sustainability Performance Data

Group Wholesale Banking (breakdown by activity)

Group Wholesale Banking (excluding Group Asset Management)	RM million			
	2023	2024	2025	Cumulative
Green	2,182.70	2,856.69	2,588.05	9,358.34
Social	790.00	444.70	328.00	3,902.70
ESG-linked	1,486.18	3,305.75	2,903.76	10,329.96
Total	4,458.88	6,607.14	5,819.81[#]	23,591.00

[#] This data has been externally assured. Please refer to the independent limited assurance report on pages 64-71 of this Supplement.

RHB Investment Bank	2023	2024	2025	Cumulative
Green	1,260.21	1,601.59	1,865.77	4,833.85
Social	325.00	444.70	328.00	2,497.70
ESG-linked	513.95	1,055.68	12.77	1,905.34
Total	2,099.16	3,101.97	2,206.54	9,236.89

Group Treasury & Global Markets	2023	2024	2025	Cumulative
Green	922.49	1,255.10	722.28	4,524.49
Social	465.00	-	-	1,405.00
ESG-linked	972.23	2,250.07	2,890.99	8,424.62
Total	2,359.72	3,505.17	3,613.27	14,354.11

With respect to Sustainable Financial Services, Group Wholesale Banking achievements cover RHB Investment Bank and Group Treasury & Global Markets. Group Asset Management is reported separately, on AUM basis.

Cumulative achievement covers the period of July 2021 to December 2025.

Assets Under Management ("AUM") of ESG funds

	2023		2024		2025	
	Numbers of funds	Value (RM million)	Numbers of funds	Value (RM million)	Number of funds	Value (RM million)
ESG funds (AUM basis)	8	1,386.80	7	1,214.00	7	1,172.00

Sustainability Performance Data

Group Corporate and Business Banking (breakdown by activity)

Group Corporate and Business Banking (overall)	RM million			
	2023	2024	2025	Cumulative
Green	2,369.86	3,428.16	5,044.90	12,172.13
Social	311.52	550.24	1,504.73	2,787.19
ESG-linked	100.00	192.00	33.95	325.95
Total	2,781.38	4,170.40	6,583.58[#]	15,285.27

[#] This data has been externally assured. Please refer to the independent limited assurance report on pages 64-71 of this Supplement.

Corporate Banking	2023	2024	2025	Cumulative
Green	582.80	991.92	3,055.31	5,373.01
Social	-	30.00	1,000.00	1,040.00
ESG-linked	100.00	192.00	33.95	325.95
Total	682.80	1,213.92	4,089.26	6,738.96

Commercial Banking	2023	2024	2025	Cumulative
Green	659.30	965.01	680.18	2,511.17
Social	-	121.30	163.96	628.33
ESG-linked	-	-	-	-
Total	659.30	1,086.31	844.14	3,139.50

SME Banking	2023	2024	2025	Cumulative
Green	1,127.76	1,471.23	1,309.41	4,287.95
Social	311.52	398.94	340.77	1,118.86
ESG-linked	-	-	-	-
Total	1,439.28	1,870.17	1,650.18	5,406.81

Cumulative achievement covers the period of July 2021 to December 2025.

Sustainability Performance Data

Group International Business (breakdown by activity)

Group International Business (overall)	RM million			
	2023	2024	2025	Cumulative
Green	1,464.34	1,357.50	2,055.66	6,285.14
Social	315.98	12.00	98.99	513.51
ESG-linked	880.30	1,971.11	49.43	3,112.76
Total	2,660.62	3,340.61	2,204.08[#]	9,911.41*
Singapore	2023	2024	2025	Cumulative
Green	1,464.34	1,340.80	2,049.17	6,159.00
Social	263.41	0.00	98.99	385.62
ESG-linked	880.30	1,971.11	49.43	3,112.76
Total	2,608.05	3,311.91	2,197.59	9,657.38
Thailand	2023	2024	2025	Cumulative
Green	-	16.70	6.49	59.74
Social	52.57	12.00	-	127.00
ESG-linked	-	-	-	-
Total	52.57	28.70	6.49	186.74

[#] This data has been externally assured. Please refer to the independent limited assurance report on pages 64-71 of this Supplement.

* Cumulative number includes prior-year data from other countries.

Cumulative achievement covers the period of July 2021 to December 2025. The table above presents mobilisation in key overseas markets only.

Group Community Banking (breakdown by activity)

Group Community Banking (overall)	RM million			
	2023	2024	2025	Cumulative
Green	980.12	1,590.85	2,336.42	5,759.23
Social	778.60	1,293.36	949.49	4,284.06
ESG-linked	-	-	-	-
Total	1,758.72	2,884.21	3,285.91[#]	10,043.29
Breakdown by retail products	2023	2024	2025	Cumulative
Electric vehicles ("EV")	325.45	726.76	806.91	1,983.57
Solar panels	0.03	0.18	0.21	0.49
Homeownership financing	1,433.24	2,157.27	2,478.79	8,059.23

With respect to Sustainable Financial Services, Group Community Banking achievements covers Retail Banking.

Cumulative achievement covers the period of July 2021 to December 2025.

[#] This data has been externally assured. Please refer to the independent limited assurance report on pages 64-71 of this Supplement.

Sustainability Performance Data

Group Insurance

	Policy Count (Number)	
	2024	2025
Fire insurance with flood coverage	80,958	76,483
Motor Saver insurance	4,731	7,514
Rahmah Personal Accident ("Rahmah PA")	8,198	12,538
Other ESG-related insurance policies	2,279	10,692
Total	96,166	107,227

Note: Since 2024, RHB Insurance has revised its measurement from Gross Written Premium ("GWP") to the sales acceptance of insurance products, based on the policy count of Sustainable & Responsible products offered.

EMPLOYEES

Number of employees

	2023	2024	2025
Total number of employees (headcount)	13,968	13,345	12,967
Permanent contract employees (%)	96.5	97.2	97.9
Temporary contract employees (%)	3.5	2.8	2.1

Sustainability Performance Data

Breakdown of employees

By division	2023		2024		2025	
Group Community Banking	6,554		6,367		5,906	
Group Corporate and Business Banking*	-		-		410	
Group Wholesale Banking	1,920		1,666		1,442	
Group Shariah Business	53		50		48	
Group Insurance	473		445		445	
Group International Business	1,239		1,172		1,157	
Total	10,239		9,700		9,408	

By gender	2023		2024		2025	
	Headcount	%	Headcount	%	Headcount	%
Male	5,621	40.2	5,336	40.0	5,130	39.6
Female	8,347	59.8	8,009	60.0	7,837	60.4
Total	13,968	100.0	13,345	100.0	12,967	100.0

By ethnicity	2023		2024		2025	
	Headcount	%	Headcount	%	Headcount	%
Bumiputera	7,397	53.0	7,190	53.9	6,996	54.0
Chinese	4,715	33.8	4,591	34.4	3,872	29.9
Indian	856	6.0	784	5.9	711	5.5
Others	1,000	7.2	780	5.8	1,388	10.6
Total	13,968	100.0	13,345	100	12,967	100.0

By age group	2023		2024		2025	
	Headcount	%	Headcount	%	Headcount	%
<30 years	2,571	18.5	2,111	15.8	1,803	13.9
31-50 years	9,225	66.0	8,965	67.2	8,313	64.1
>50 years	2,172	15.5	2,269	17.0	2,851	22.0
Total	13,968	100.0	13,345	100	12,967	100.0

* Group Corporate and Business Banking was established as a standalone Strategic Business Group in 2025, following organisational restructuring.

Sustainability Performance Data

Workforce by position (%)	2023	2024	2025
Senior management	1.6	1.8	2.0 [#]
Management	34.8	35.6	36.8 [#]
Executive	49.3	48.6	47.7 [#]
Non-executive	14.3	14.0	12.2 [#]
General workers	N/A	N/A	1.2 [#]
Total	100	100	100
Female employees by position (%)	2023	2024	2025
Board members	30.0	30.0	30.0
Senior management	33.9	35.3	39.9 [#]
Management	53.5	54.0	54.2 [#]
Executive	65.2	65.2	65.8 [#]
Non-executive	59.5	60.4	66.4 [#]
Breakdown of management by gender	2023	2024	2025
Male	2,258	2,186	2,189
Female	2,596	2,570	2,587
Total	4,854	4,756	4,776
Women against total management (%)	53.5	54.0	54.2
Breakdown of senior management by gender	2023	2024	2025
Male	158	156	155 [#]
Female	81	85	103 [#]
Total	239	241	258[#]
Women against total senior management (%)	33.9	35.3	39.9 [#]
By employee contract (permanent)	2023	2024	2025
Male	5,387	5,148	4,993
Female	8,093	7,823	7,696
Total	13,480	12,971	12,689

[#] This data has been externally assured. Please refer to the independent limited assurance report on pages 64-71 of this Supplement.

Sustainability Performance Data

By employee contract (non-permanent)	2023	2024	2025
Male	234	188	137
Female	254	186	141
Total	488	374	278
By workers who are not employees	2023	2024	2025
Interns	46	34	77
By country	2023	2024	2025
Malaysia	12,424	12,022	11,661
Singapore	678	651	646
Indonesia	174	145	142
Cambodia	385	370	363
Thailand	182	63	70
Laos	70	62	51
Brunei	31	32	34
Vietnam	24	N/A	N/A
Total	13,968	13,345	12,967
By union and non-union workforce	2023	2024	2025
Employees that are unionised	5,672	5,443	5,274
Employees that are non-unionised	8,296	7,902	7,693
Union against total employees (%)	40.6	40.8	40.7

Sustainability Performance Data

Breakdown by employee category

Age group by employee category (%)	2023	2024	2025
Senior management under 30	0	0	0 [#]
Senior management between 30-50	40.60	40.25	41.5 [#]
Senior management above 50	59.40	59.75	58.5 [#]
Management under 30	3.00	2.52	2.4 [#]
Management between 30-50	72.50	72.04	71.2 [#]
Management above 50	24.50	25.44	26.4 [#]
Executive under 30	26.00	22.69	20.8 [#]
Executive between 30-50	64.10	65.66	66.3 [#]
Executive above 50	9.90	11.65	13.0 [#]
Non-executive/technical staff under 30	6.40	5.08	3.4 [#]
Non-executive/technical staff between 30-50	66.90	63.36	59.8 [#]
Non-executive/technical staff above 50	26.70	31.56	36.7 [#]
General workers under 30	5.60	3.57	2.5 [#]
General workers between 30-50	62.40	62.24	62.9 [#]
General workers above 50	32.10	34.18	34.6 [#]
Gender by employee category (%)	2023	2024	2025
Senior management male	66.10	64.73	60.1 [#]
Senior management female	33.90	35.27	39.9 [#]
Management male	46.50	45.96	45.8 [#]
Management female	53.50	54.04	54.2 [#]
Executive male	34.80	34.77	34.2 [#]
Executive female	65.20	65.23	65.8 [#]
Non-executive/technical staff male	34.20	33.95	33.6 [#]
Non-executive/technical staff female	65.80	66.05	66.4 [#]
General workers male	88.00	88.27	86.8 [#]
General workers female	12.00	11.73	13.2 [#]

[#] This data has been externally assured. Please refer to the independent limited assurance report on pages 64-71 of this Supplement.

Sustainability Performance Data

Ethnicity by employee category (%)	2023	2024	2025
Senior management - Bumiputera	25.9	26.1	26.4
Senior management - Chinese	64.9	65.6	59.7
Senior management - Indian	5.0	4.6	5.4
Senior management - other ethnicities	4.2	3.7	8.5
Management - Bumiputera	33.8	35.0	35.6
Management - Chinese	52.0	52.5	45.9
Management - Indian	6.5	6.2	5.3
Management - other ethnicities	7.7	6.3	13.2
Executive - Bumiputera	61.9	63.2	63.8
Executive - Chinese	25.4	25.7	20.5
Executive - Indian	5.9	5.7	5.5
Executive - other ethnicities	6.8	5.4	10.2
Non-executive/technical staff - Bumiputera	72.3	72.9	73.7
Non-executive/technical staff - Chinese	16.3	16.1	16.2
Non-executive/technical staff - Indian	6.4	6.1	6.0
Non-executive/technical staff - other ethnicities	5.1	4.9	4.1
General workers - Bumiputera	69.7	74.5	71.7
General workers - Chinese	0.9	0.0	0.0
General workers - Indian	4.7	4.1	4.4
General workers - other ethnicities	24.8	21.4	23.9

Employees with disabilities

	2023	2024	2025
Number of employees with disabilities	10	8	7

Sustainability Performance Data

Ratio of basic salary for women to men

	2023	2024	2025
Senior management	30% : 70%	32% : 68%	36% : 64%
Management	53% : 47%	54% : 46%	54% : 46%
Executive	68% : 32%	68% : 32%	69% : 31%
Non-executive	63% : 37%	63% : 37%	63% : 37%
Total	57% : 43%	57% : 43%	56% : 44%

Ratio of remuneration for women to men

	2023	2024	2025
Senior management	29% : 71%	32% : 68%	36% : 64%
Management	53% : 47%	54% : 46%	54% : 46%
Executive	66% : 34%	65% : 35%	66% : 34%
Non-executive	62% : 38%	63% : 37%	62% : 38%
Total	55% : 45%	56% : 44%	55% : 45%

Employee Length of Service

	2023	2024	2025
5 years and below	5,274	4,769	4,640
6 to 10 years	2,848	2,503	2,161
11 to 15 years	1,562	1,764	1,780
More than 15 years	4,284	4,309	4,386
Total	13,968	13,345	12,967

Sustainability Performance Data

New Hires

	2023		2024		2025	
Total number of hires of RHB's workforce (headcount)	1,884		1,410		1,506	
By gender	2023		2024		2025	
	Headcount	%	Headcount	%	Headcount	%
Male	816	43.3	681	48.3	683	45.4
Female	1,068	56.7	729	51.7	823	54.6
Total	1,884	100.0	1,410	100.0	1,506	100.0
By age	2023		2024		2025	
	Headcount	%	Headcount	%	Headcount	%
<31 years	1,029		766		681	
31-40 years	670		478		588	
41-50 years	153		148		211	
>50 years	32		18		26	
Total	1,884		1,410		1,506	

Sustainability Performance Data

Employee turnover

By employee category	2023	2024	2025
Senior management	22	28	28
Management	575	652	592
Executive	1,355	1,243	1,155
Non-executive/technical staff	89	75	75
General workers	17	38	37
Total	2,058	2,036	1,887
Turnover rate (permanent staff only)	2023	2024	2025
Total number of voluntary attritions	1,666	1,748	1,667
Voluntary attrition rate (%)	12.4	13.5	13.1
By gender	2023	2024	2025
Male	943	969	891
Female	1,115	1,067	996
Total	2,058	2,036	1,887
By age group	2023	2024	2025
<31 years	847	797	664
31-40 years	731	668	714
41-50 years	246	284	255
>50 years	234	287	254
Total	2,058	2,036	1,887
By country	2023	2024	2025
Malaysian	1,792	1,638	1,638
Overseas	266	398	249
Total	2,058	2,036	1,887
By region (Malaysia only)	2023	2024	2025
Peninsular	1,631	1,463	1,499
Sabah	61	59	48
Sarawak	100	116	91
Total	1,792	1,638	1,638

Sustainability Performance Data

Open positions filled by internal candidates (%)

	2023	2024	2025
Positions filled by internal candidates (excluding sales staff) (%)	56	77	65

Performance and career review

	2023	2024	2025
Percentage of total employees who received a regular performance and career development review (%)	100	100	100

Parental leave

Number of parental leaves (headcount) by gender	2023	2024	2025
Male	189	151	80
Female	305	243	304
Total	494	394	384

Employees returning to work from parental leaves (headcount) by gender	2023	2024	2025
Male	182	81	73
Female	293	146	271
Total	475	227	344

Sustainability Performance Data

Occupational Safety and Health ("OSH")¹

Absentee rate	2023	2024	2025
Percentage of total days scheduled	2.2	1.4	1.9
Work-related injuries	2023	2024	2025
Total number of accidents	68	62	74
Accident with lost workdays	64	61	65
Accident without lost workdays	4	1	9
Accident with fatality	0	0	0
Fatality rate	0	0	0
Total lost workdays	1,991	1,712	1,738
Lost time incident rate ("LTIR")	0.44	0.45	0.74
Work commuting accident	54	49	39
Work-related illness	2023	2024	2025
Occupational disease	6	14	10
OSH training and programmes	2023	2024	2025
Number of safety and health training sessions	7	37	12
Number of employees-trained on health and safety standards ²	197	259	291
Number of OSH programmes	23	27	-
Number of participants in OSH programmes	4,088	2,074 ³	-

Notes:

¹ OSH data reflects Malaysia operations only.

² Employees trained in health & safety standards excludes former employees as of December 2025. Certification-based occupational safety and health training is included, while fire safety, evacuation, and floor warden training are excluded.

³ In 2024, we observed a reduction in the number of participants via livestream sessions on our internal employee engagement platform. Moving forward, we aim to conduct more physical programmes to increase participation rates.

Sustainability Performance Data

Employee training

	2023	2024	2025
Investment in learning and development (RM million)	23.9	30.9	30.3
Investment in learning and development including overhead cost (RM million)*	32.6	38.3	40.6
Total and average training hours	2023	2024	2025
Total number of employees trained (based on instances of participation)	92,152	139,608	129,762
Total training hours	313,783	392,871	444,984
Average training hours per employee	22.5	29.4	34.3
Number of employees trained by employee category (headcount)	2023	2024	2025
Senior management	1,646	3,333	3,362
Management	34,280	53,325	49,953
Executive	47,747	68,421	62,290
Non-executive	8,479	14,529	14,157
Total hours of training by employee category	2023	2024	2025
Senior management	7,029	13,549	14,121
Management	135,263	191,042	203,616
Executive	152,493	155,990	188,164
Non-executive	18,998	32,290	39,083
Average training hours by employee category	2023	2024	2025
Senior management	29.0	56.0	54.6
Management	28.0	40.0	42.6
Executive	22.0	24.0	30.4
Non-executive	10.0	17.0	22.4
Total number of employees trained by gender (headcount)	2023	2024	2025
Male	36,678	54,848	50,713
Female	55,474	84,760	79,049
Total training hours by gender	2023	2024	2025
Male	124,641	164,394	180,955
Female	189,142	228,477	264,029
Average training hours by gender	2023	2024	2025
Male	22.0	31.0	35.3
Female	23.0	29.0	33.7

Notes:

* Data includes overhead costs (e.g. salary/wages) of RHB Academy, in line with BNM reporting disclosures. To standardise our reporting, we have included this for the purpose of this report even though this is no longer part of BNM's statutory requirements.

Sustainability Performance Data

Training budget

	2023	2024	2025
Total training budget (RM million)	34.0	32.2	30.0
Investment in learning and development (RM million)	23.9	30.9	30.3
Budget spent on digital/future skills (%)	6	14	11
Average spent per employee (RM)	1,712	2,317	2,334

Training sessions by type

	2023	2024	2025
In-house training sessions	775	1,210	1,125
External training sessions	444	471	402
Number of e-learning courseware	2,049	8,410	3,784
Total	3,268	10,091	5,311

Participation by type of learning

	2023	2024	2025
Classroom learning (physical)	14,588	23,649	31,848
Classroom learning (virtual)	68,472	12,581	7,359
E-learning	132	100,940	89,579
Hybrid	8,960	2,438	976

Participation in technical and functional programmes

Total number of staff that completed technical and functional programmes	2023	2024	2025
Compliance	4,415	15,351	15,063
Sales	508	1,380	2,257
Business tools	610	1,625	1,866
Operations/processing	154	2,487	679
Credit	101	678	448
Human resource	123	1,629	2,615
Other technical and functional areas	1,995	15,292	15,505

Sustainability Performance Data

Participation in selected learning and development programmes

	2023	2024	2025
Women Leadership Programme	25	30	N/A
Future Skills Programme	400	69	8,670
Forward Programme: Future-Oriented and Ready Workforce – Advancing, Reskilling, and Developing	1,761	3,099	4,566
Advanced Management Development Programme (“AMDP”)	9	11	6
RHB Leadership Signature Programme (with Melbourne Business School & DUKE)	78	184	75
RHB Leadership talk series	448	658	N/A
Core Programme for Frontliners (Sales Channel)–Islamic Finance Core Products (“IFCP”) Programme	216	N/A	N/A
Professional Credit Certification (“PCC”)	369	60	180
Certification in Anti-Money Laundering/Counter-Financing of Terrorism (“AML/CFT”)	32	47	36
Certification for Bank auditors	1	8	6
Certification in regulatory compliance	12	12	5
Bank risk management	0	5	0
Chartered Bankers	2	1	7
RHB Managers programme	322	306	N/A
Technical and functional programmes	79,614	119,121	111,018
Programmes attended by Group Community Banking employees	41,368	52,146	52,098
Branch programme	4,652	7,982	903
Leadership Elevate workshop	N/A	635	801
RHB HR Masterclass Series 2025	N/A	N/A	74
RHB Islamic Specialist Wealth Advisor (“RISWA”)	N/A	N/A	219
Learning Week (series of programmes)	N/A	4,315	4,529

Sustainability Performance Data

RHB employee engagement

	2023	2024	2025
Participation rate (%)	96	87	93
Sustainable engagement score	89	87	89
Internal customer effectiveness survey ("ICES")	63	76	78
Total survey respondents (headcount)	13,046	8,991	11,737

Mentorship programme

	2023	2024	2025
Mentors	32	23	39
Mentees	32	26	42

Staff Welfare Fund ("SWF") disbursement

	2023	2024	2025
For the demise of immediate family members (RM)	152,000	184,000	197,000
For natural disasters (RM)	40,150	6,048	4,403
For medical assistance (RM)	24,640	41,190	413,876

Natural disaster fund

	2023	2024	2025
Total budget approved (RM)	600,000	300,000	300,000
Natural disasters incidences (number)	47	40	28
Natural disasters incidences (amount disbursed, RM)	115,280	71,400	49,086

CUSTOMERS

Customer statistics

	2023	2024	2025
Resolved complaints/feedback within Service Level Agreement ("SLA") (%)	99.0	99.6	99.5
Complaints resolution satisfaction (%)	86.5	84.6	85.2

Sustainability Performance Data

Net promoter score ("NPS")

	2023	2024	2025
RHB Bank Berhad (Malaysia)	20	24	28
RHB Singapore*	35	29	50
RHB Bank Berhad's NPS industry ranking	2	2	2

Notes:

* Singapore covers RHB Retail Singapore and Business Singapore.

Customer data privacy and protection

	2023	2024	2025
Number of substantiated complaints concerning breaches of customer privacy and losses of customer data	7	7	5

SUPPLIERS

Breakdown by type of supplier

Breakdown of suppliers	2023		2024		2025	
	Number	%	Number	%	Number	%
Foreign	47	7	47	7	59	8
Local	648	93	623	93	656	92
Total	695	100	670	100	715	100

Breakdown of local suppliers	2023		2024		2025	
	Number	%	Number	%	Number	%
Private limited	589	91	551	88	589	90
Sole proprietor	59	9	72	12	67	10
Total	648	100	623	100	656	100

Sustainability Performance Data

Breakdown of spending by type of supplier

Breakdown of suppliers	2023		2024		2025	
	Total Spend (RM million)	%	Total Spend (RM million)	%	Total Spend (RM million)	%
Foreign	61.0	9	78.4	10	124.0	13
Local	582.3	91	676.8	90	818.0	87
Total	643.3	100	755.2	100	942.0	100

Breakdown of local suppliers	2023		2024		2025	
	Number	%	Number	%	Number	%
Private limited	576.4	99	670.7	99	814.0	99
Sole proprietor	5.9	1	6.1	1	4.0	1
Total	582.3	100	676.8	100	818.0	100

Supplier screening

	2023*	2024	2025
Total number of suppliers screened	-	-	644
Total number of suppliers accepted	-	-	570
Number of new suppliers that were screened using environmental criteria	-	115	120
Number of suppliers assessed for environmental impacts	-	92	212
Number of new suppliers that were screened using social criteria	-	115	120
Number of suppliers assessed for social impacts	-	92	212

* The Supplier Code of Conduct ("CoC") became effective in 2024. Hence, new suppliers were screened against the Supplier CoC from 2024 onwards.

Sustainability Performance Data

COMMUNITIES

Individuals and business empowered through social impact programmes

Individuals empowered	2023	2024	2025	Cumulative
RHB MySISWA	357,746	162,852	149,132 [#]	936,632
Empowering Youths (RHB X-Cel, RHB #Empower)	2,900	2,086	3,465 [#]	10,847
RHB Smart Money (Financial literacy)	15,141	10,034	70,945 [#]	228,198
RHB Access (Digital inclusion)	135,828	110,375	93,051 [#]	339,254
Total	511,615	285,347	316,593	1,514,931
Businesses empowered	2023	2024	2025	Cumulative
RHB e-Solutions	4,297	7,354	8,460 [#]	27,463
RHB Elevate	444	1,008	1,001 [#]	2,453
Empowering Micro, Small and Medium Enterprises ("MSMEs") (RHB #JomBiz)	329	251	352 [#]	1,073
Total	5,070	8,613	9,813	30,989

Note: Individuals and businesses empowered refer to participants or beneficiaries of RHB's social impact programmes, based on programme records and/or data provided by RHB, implementation partners, and third-party organisers. Figures are reported on an annual basis, with cumulative totals representing aggregated empowerment across the respective programmes since 2022.

[#] This data has been externally assured. Please refer to the independent limited assurance report on pages 64-71 of this Supplement.

Community impact (Touch Hearts and Touch Hearts 360 Programmes)

Indicator	2023	2024	2025
Total number of beneficiaries reached through community investment programmes (RHB Touch Hearts & Touch Hearts 360)	50,050	78,488	53,076
Total employee volunteer hours on community impact programmes (annual, where available)	Not tracked	10,000*	1,312

* 2024 figure represents an estimated cumulative number for 2023-2024, prior to the implementation of formal tracking mechanisms. From 2025 onwards, volunteer hours are systematically tracked and reported on an annual basis. This table reflects outcome delivered through RHB's Touch Hearts volunteer programme and RHB Foundation's Touch Hearts 360 programme.

Human rights

	2023	2024	2025
Number of substantiated complaints concerning human rights violations	0	0	0
Incidents of violations involving rights of indigenous peoples	0	0	0

Sustainability Performance Data

GOVERNANCE

Board of directors composition and diversity

	2023	2024	2025
Number of board directors	10	10	10
Independent directors	6	6	6
Board tenure			
<5 years	7 (70%)	7 (70%)	3 (30%)
>5 years	3 (30%)	3 (30%)	7 (70%)

Breakdown of directors by gender and age group (%)	2023	2024	2025
Gender			
Male (%)	70	70	70
Female (%)	30	30	30
Age group			
<30 years (%)	0	0	0
Between 30-50 years (%)	0	0	0
>50 years (%)	100	100	100
Ethnicity			
Bumiputera (%)	50	50	50
Chinese (%)	40	40	40
Indian (%)	10	10	10
Other (%)	0	0	0

Tax and zakat contributions

	2023	2024	2025
Effective tax rate (%)	25.1	22.3	22.8
Total tax contribution (RM million)*	1,167	857	1,322
Total zakat contribution (RM million)	8	10	12

* Inclusive of Zakat portion paid by Islamic Bank.

Sustainability Performance Data

Corruption-related risk

	2023	2024	2025
Operations assessed for corruption-related risk (%)	100	100	100
Number of confirmed incidents of corruption and action taken	1	3	2

Whistleblowing and non-whistleblowing reports

Number of confirmed incidents of corruption and action taken	2023	2024	2025
Whistleblowing cases	11	12	8
Non-whistleblowing cases	4	2	3
Total complaint cases	15	14	11
Founded cases (after investigation)	10	9	5*

* Excluding 2 active cases which are still under investigation.

ENVIRONMENT

Resource consumption

	2023	2024	2025
Energy			
Purchased electricity consumption (MWh)*	41,762	39,965	36,830
Water**			
Total water consumption (m ³)	125,945	128,767	137,376
RHB Centre (m ³)	73,363	72,935	85,414
RHB Complex Bangi (m ³)	47,087	48,749	45,104
RHB HS Lee (m ³)	5,495	6,178	5,643
RHB Jalan Silang	N/A	905	1,215
Waste recycled			
Waste recycled (kg)	N/A	67,543	115,173
Materials - paper			
Paper procured (reams)	142,600	111,810	92,070
e-Statements delivered (million)***	31.1	27.9	19.8

Notes:

* Covers Malaysian and overseas operations.

** Boundary is for RHB Centre, RHB Complex Bangi, RHB HS Lee, and RHB Jalan Silang.

*** For Bank and Islamic products in Malaysia only.

Sustainability Performance Data

Absolute greenhouse gas ("GHG") emissions by source (consolidated for Malaysian and regional operations)

	2023	2024	2025
Scope 1 – direct emissions (tCO₂e)	488	403	316[#]
Stationary combustion (generator sets)	23	16	13 [#]
Mobile combustion (company-owned vehicle)	465	387	303 [#]
Scope 2 – indirect emissions (tCO₂e)	30,273	27,964	25,984[#]
Purchased electricity	29,310	27,289	25,346 [#]
Purchased cooling	963	675	638 [#]
Scope 3 – other indirect emissions (tCO₂e)	20,024	18,628	20,127
Business travel (car)	2,158	2,149	1,911
Business travel (air)	231	269	156
Employee commuting	17,635	16,210	18,060
Total	50,785	46,995	46,427

2023 and 2024 operational GHG emissions data have been restated to reflect the latest grid emissions factors. Please refer to 30-31 of this Supplement for further information.

[#] This data has been externally assured. Please refer to the independent limited assurance report on pages 64-71 of this Supplement.

GHG emissions breakdown by Malaysian and regional operations

Malaysian operations	2023		2024		2025	
	tCO ₂ e	%	tCO ₂ e	%	tCO ₂ e	%
Total Scope 1 – direct emissions	193	0.4	149	0.4	104 [#]	0.2
Total Scope 2 – indirect emissions	28,190	58.4	26,170	59.3	24,603 [#]	55.9
Total Scope 3 – other indirect emissions ^{1, 2}	19,923	41.2	17,797	40.3	19,300	43.9
Total	48,306	100	44,116	100	44,007	100
Regional operations	2023		2024		2025	
	tCO ₂ e	%	tCO ₂ e	%	tCO ₂ e	%
Total Scope 1 – direct emissions	295	11.9	254	8.8	212 [#]	8.7
Total Scope 2 – indirect emissions	2,083	84.0	1,794	62.3	1,381 [#]	57.1
Total Scope 3 – other indirect emissions ¹	101	4.1	831	28.9	827	34.2
Total	2,479	100	2,879	100	2,420	100

¹ Other indirect emissions consist of Category 6 (business travel) and Category 7 (employee commuting) only. Disclosure on Category 15 (investments) are provided separately on pages 32-33 of this Supplement.

² For 2025, other indirect emissions for Malaysian operations comprise Category 6 (business travel) and Category 7 (employee commuting), amounting to 1,973 tCO₂e[#] and 17,236 tCO₂e, respectively. The data for Category 6 (business travel) has been externally assured. Please refer to the independent limited assurance report on pages 64-71 of this Supplement for further details.

[#] This data has been externally assured. Please refer to the independent limited assurance report on pages 64-71 of this Supplement.

Sustainability Performance Data

GHG emission intensity (tCO₂e/employee)

	2023		2024		2025	
	Malaysia only	Malaysia & regional operations	Malaysia only	Malaysia & regional operations	Malaysia only	Malaysia & regional operations
Total GHG emissions (tCO ₂ e) ¹	48,306	50,785	44,116	46,995	44,007	46,427
Number of employees ²	14,235	16,021	13,574	15,102	12,925	14,231
GHG emissions intensity (tCO ₂ e/employee)	3.39	3.17	3.25	3.11	3.40	3.26

¹ Includes Scope 1, Scope 2 and Scope 3 (Category 6 and 7).

² Includes staff, vendors, consultants, and remisiers, as they operate from the office for the most part of the year.

GHG emissions by office type and state across Malaysia

	2023	2024	2025
Distribution of GHG emissions by office type (%)			
Main buildings	51.6	51.2	51.9
Branches	48.4	48.8	48.1
Distribution of GHG emissions from branches, by state (%)			
Perlis	0.3	0.4	0.3
Kedah	3.9	3.9	3.5
Penang	9.8	9.8	9.8
Perak	12.3	12.7	12.2
Selangor	22.4	22.6	24.5
Kuala Lumpur	12.7	12.6	11.9
Negeri Sembilan	3.4	3.1	3.3
Melaka	3.9	3.9	3.7
Johor	15.7	15.0	15.3
Pahang	3.0	3.3	3.3
Kelantan	2.2	2.2	2.4
Terengganu	2.7	2.8	2.8
Sabah	4.2	4.2	4.0
Sarawak	3.5	3.5	3.0

Percentage reduction of operational emissions

	2023	2024	2025
Reduction achieved (%)	43.1	45.6	49.4

Note: Reduction is measured against the 2016 baseline. This reduction includes Scope 1, Scope 2 and Scope 3 (Category 6) emissions for Malaysian operations only. The percentage reduction is based on combined margin ("CM") approach, whereas absolute emissions are reported using an operational margin ("OM") approach.

Sustainability Performance Data

Key information relating to our operational GHG emissions calculation methodology are tabulated below.

Reporting scope and boundaries	
Boundary type	Coverage
Organisational boundary	We apply the operational control approach as defined by the GHG Protocol Corporate Accounting and Reporting Standard. Under this approach, a company is considered to have operational control over an operation if it, or one of its subsidiaries, has the authority to introduce and implement operating policies for that operation. We account for 100% of emissions from operations where RHB Group or its subsidiaries have full operational control. This includes emissions from our main office buildings, headquarters, and aligned to this, emissions from associates are excluded from the Group's GHG emissions, because we do not have operational control over these entities.
Operational boundary	We report Scope 1, 2, and 3 emissions, covering direct emissions, indirect emissions, and business travel-related emissions (by road and air).
Reporting boundary	Our emissions inventory covers Group-wide operations, ensuring comprehensive disclosure.
Baseline year	We use 2016 as the baseline year for operational GHG emissions, covering Scope 1, Scope 2, and Scope 3 (business travel by road and air).
Methodology, inputs, and assumptions	
Scope 1	<ul style="list-style-type: none"> • Scope 1 emissions are quantified using internal operational and activity data. This includes: <ul style="list-style-type: none"> – quantity of fuel consumed from usage of company-owned vehicles, based on invoices received. – quantity of fuel consumed from generator sets. • Scope 1 metrics may be subject to uncertainties related to the accuracy and completeness of operational data collected. In the event that direct measurements or detailed records are not available, the Group uses historical averages and/or recognised secondary data, which may lead to a degree of uncertainty in the reported information. • The emissions factors used in the measurement of Scope 1 GHG emissions are listed on page 31 of this Supplement.
Scope 2	<ul style="list-style-type: none"> • The Group calculates its Scope 2 GHG emissions using a location-based method. • For FY2025, the Group did not utilise any eligible market-based instruments as defined under the GHG Protocol Scope 2 Guidance. Accordingly, Scope 2 emissions are reported solely using the location-based method. • Scope 2 emissions are quantified using electricity bills received from power utility providers. In the event that activity data is not available on a timely basis, the Group uses estimates based on historical averages. This may lead to a degree of uncertainty in the reported information. • The emissions factors used in the measurement of Scope 2 GHG emissions are listed on page 31 of this Supplement. • Emissions from leased asset electricity consumption are accounted for using Scope 2 grid emission factors from respective country sources listed on page 31 of this Supplement.
Scope 3 – Category 6	<ul style="list-style-type: none"> • Category 6 (business travel) refers to emissions derived from business travel, covering travel by road as well as domestic and international flights. The data source(s) used in the calculation include employee travel claims, and a distance-based calculation method is used. • Category 6 emissions are subject to uncertainties arising from potentially incomplete or estimated activity data (e.g. total distance travelled), and reliance on secondary data sources (e.g. from travel providers).
Scope 3 – Category 7	<ul style="list-style-type: none"> • Category 7 (employee commuting) refers to emissions arising from employees travelling between their homes and worksites, in vehicles not owned by RHB. The data source(s) used in the calculation include an employee commuting survey, which collects information on the mode of transport used by employees and the distance travelled. • Category 7 emissions are subject to uncertainties related to data completeness and accuracy, as the employee commuting survey is completed on a voluntary basis, and relies on employees' self-reported commuting data.
Global warming potential ("GWP")	The Group has referenced the Intergovernmental Panel on Climate Change's ("IPCC") Sixth Assessment Report ("AR6") for GWP values used in the calculation of GHG emissions. These represent the latest published GWP values by the IPCC. Please refer to page 31 of this Supplement for details.

Sustainability Performance Data

Emissions categories under our operational boundary	
Scope	Definition
Scope 1 – direct emissions	Emissions from fuel combustion in diesel generators owned or controlled by RHB Bank, petrol, and diesel vehicles owned or controlled by the Group. Refer to page 30 of this Supplement for additional details on methodology, inputs and assumptions used.
Scope 2 – indirect emissions from purchased energy (location-based approach)	Emissions from purchased electricity and cooling consumption within our controlled operations. The Group adopts a location-based approach. Refer to page 30 of this Supplement for additional details on methodology, inputs and assumptions used.
Scope 3 – indirect emissions from business activities	Emissions from business travel by road and air. For 2025, employee commuting was newly included. Other Scope 3 categories are excluded due to phased data readiness. Refer to page 30 of this Supplement for additional details on methodology, inputs and assumptions used.

Emissions sources and emission factors used	
Emission source	Emission factors
Scope 1 – direct emissions (fuel combustion & fugitive emissions)	<p>Fuel combustion (stationary & mobile sources):</p> <ul style="list-style-type: none"> 2006 IPCC for National Greenhouse Gas Inventories (Vol. 2, Ch. 1 & 2) Petron Malaysia Fuel Specifications <p>Fugitive emissions (refrigerants & fire suppression): Greenhouse Gas Inventory Guidance by the United States Environmental Protection Agency (“EPA”) (2023)</p>
Scope 1 – conversion factors for fuel combustion	<ul style="list-style-type: none"> Greenhouse Gas Reporting: Conversion Factors 2024 (UK) Government Department for Energy Security and Net Zero (30 Oct 2024)
Scope 2 – indirect emissions from purchased electricity	<p>Grid electricity emission factors for purchased electricity in different regions are sourced from:</p> <ul style="list-style-type: none"> Malaysia: Energy Commission, Provisional Grid Emission Factors (2026). In 2025, the Grid Emission Factor (“GEF”) was updated from the previous Clean Development Mechanism (“CDM”) combined margin (“CM”) approach to the operational margin (“OM”) approach to improve methodological alignment with the latest available dataset. For 2016, the GEF was estimated using proxy data derived from the average of the five closest available years due to the absence of published data for that year. Singapore: National Environment Agency, National Grid Emission Factor for Singapore (2024) Indonesia: Directorate General of Electricity, Ministry of Energy and Mineral Resources, <i>Faktor Emisi Gas Rumah Kaca</i> (“GRK”), Indonesia (2019) Thailand: Thailand Greenhouse Gas Management Organization, Greenhouse Gas Mitigation Mechanism (2026) Vietnam: Department of Climate Change, Ministry of Natural Resources and Environment., Vietnam Electricity Grid Emission Factor (2023) Brunei: United Nations Framework Convention on Climate Change (“UNFCCC”), The IFI Dataset of Default Grid Factors (v.3.1), 2022 Institute for Global Environmental Strategies (2026): List of Grid Emission Factors, version 11.7
Scope 3 – indirect emissions from business travel	<p>Road Travel:</p> <ul style="list-style-type: none"> UNFCCC Clean Development Mechanism (“CDM”) Tool 18 Malaysia Transport Stocktaking Report on Sustainable Transport & Climate Change <p>Air Travel:</p> <ul style="list-style-type: none"> Department for Environment, Food & Rural Affairs (“DEFRA”) UK GHG Conversion Factors 2025

Global warming potential	
Type of gas	Global warming potential (“GWP”) (Rate)
CO ₂	1.000
CH ₄	27.900
N ₂ _o	273.000

Source: IPCC Sixth Assessment Report 2021 (AR6)

Sustainability Performance Data

FINANCED EMISSIONS

Note: Financed emissions data is reported as of 31 December 2024, with a 12-month lag due to data availability from clients and investees.

As of 2025, the Group provides Scope 3 disclosures for Category 6, Category 7 and Category 15. As a financial institution, our financed emissions (Category 15) are the most material source of GHG emissions. Other emissions categories may not be material for the Group, due to the nature of our business activities and value chain. Nevertheless, we will continue to enhance our assessment and data capabilities to enable more evaluation and disclosure of our Scope 3 emissions moving forward.

Absolute financed emissions (tCO₂e)

	2023	2024
Business loans and unlisted equity	5,239,088	3,540,578
Project finance	100,472	70,309
Commercial real estate	1,682,463	1,816,862
Mortgages	1,474,630	1,797,141
Motor vehicle loans	499,013	454,732
Listed equity and corporate bonds	686,731	821,261
Sovereign debt	1,470	2,418
Total absolute financed emissions	9,683,867	8,503,301

Total emissions intensity at Group-level, by asset class (tCO₂e/RM million)

	2023	2024
Business loans and unlisted equity	52.63	45.43
Project finance	36.94	34.16
Commercial real estate	59.99	56.63
Mortgages	17.91	19.66
Motor vehicle loans	46.55	37.77
Listed equity and corporate bonds	21.36	17.38
Sovereign debt	0.05	0.06

Absolute financed emissions by entity (tCO₂e)

	2023	2024
RHB Bank	4,822,546	4,290,107
RHB Islamic Bank	3,131,230	2,822,936
RHB Overseas Operations	1,728,578	1,378,069
RHB Investment Bank	1,513	12,189
RHB Banking Group	9,683,867	8,503,301

Absolute financed emissions by top 5 high impact sectors (tCO₂e)

	2023	2024
Energy supply	1,557,308	991,580
Palm oil	1,450,106	865,724
Oil and gas	259,059	513,098
Property & construction	3,348,300	3,782,657
Transportation	509,610	465,214
Total absolute financed emissions for top 5 high-impact sectors	7,124,383	6,618,273

Sustainability Performance Data

Financed emissions by country*

Country	Exposure (RM million)	Absolute emissions (million tCO ₂ e)	Emissions intensity (tCO ₂ e/RM million)
Malaysia	251,222	7.13	28.36
Labuan	4,479	0.07	15.52
Singapore	40,282	1.21	30.11
Thailand	1,151	0.01	12.83
Cambodia	2,840	0.08	27.81
Brunei	176	0.00	7.40
Laos	95	0.00	5.69
Total	300,245	8.50	28.32

* Note: The table above represents the financed emissions by country as of 31 December 2024.

Financed emissions methodology notes

Overview	<ul style="list-style-type: none"> RHB's financed emissions are measured and calculated based on the GHG Accounting and Reporting Standard for the Financial Industry ("the Standard"), developed by the Partnership for Carbon Accounting Financials ("PCAF"). The Standard is aligned with the requirements set out by the GHG Protocol in the Corporate Value Chain (Scope 3) Accounting and Reporting Standard for Category 15: investment activities. In line with the Standard, our methodology involves estimating our clients'/counterparties' emissions and attributing a proportion of these emissions to the Group. This attribution represents the proportion of emissions which we have enabled, through our financing and investment activities. Specific calculation methodologies/details may vary by asset class, as guided by the Standard.
Scope and boundary	<ul style="list-style-type: none"> The Group's financed emissions cover seven asset classes: <ul style="list-style-type: none"> Asset Class 1 ("AC1"): Listed equity and corporate bonds Asset Class 2 ("AC2"): Business loans and unlisted equity Asset Class 3 ("AC3"): Project finance Asset Class 4 ("AC4"): Commercial real estate Asset Class 5 ("AC5"): Mortgages Asset Class 6 ("AC6"): Motor vehicle loans Asset Class 7 ("AC7"): Sovereign debt <p>Other financial products and services are excluded due to limitation of calculation methodologies. Additionally, assets held for short durations and/or designated as held for sale are not included in the calculation.</p> <p>The Group's financed emissions measurement covers relevant domestic and overseas operations, including operating subsidiaries where applicable, within the reported portfolio boundary and in line with the applicable methodology, data availability, and business footprint.</p>
Client emissions data	<ul style="list-style-type: none"> The accurate computation of financed emissions requires high-quality GHG emissions data from borrowers, investees, and/or counterparties. To ensure accuracy of our financed emissions measurement, the Group prioritises self-reported emissions data where available, such as emissions data disclosed in company annual and sustainability reports. Where self-reported data is not available, the Group applies appropriate estimates or proxies, in alignment with guidance provided by the Standard.
Data quality	<ul style="list-style-type: none"> Currently, many clients/counterparties within the Group's portfolio lack high-quality GHG emissions data. The Standard acknowledges this limitation and has provided various approaches to calculate financed emissions across different asset classes, with varying data quality scores depending on the degree of estimates used in the process. The Group has estimated our financed emissions based on the best available data, aligned with the Standard's guidance. The calculated financed emissions are subject to a degree of uncertainty, due to the use of estimates/proxy data. As at 31 December 2024, the Group's financed emissions PCAF data quality score stands at 4.03 highlighting the need for further enhancement in our financed emissions calculations. To address this, the Group has embarked on a Financed Emissions Automation and Efficiency project, which aims to address key issues related to the measurement and calculation process. Please refer to page 48 of our Sustainability Report 2025 for further details.

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Sustainability Matter	Metric	Measurement Unit	2025	Target	Assurance
Good Business Governance	Percentage of operations assessed for corruption-related risks	Percentage	100	N/A	No assurance
Good Business Governance	Confirmed incidents of corruption	Number	2	N/A	No assurance
Data Protection and Cybersecurity	Number of substantiated complaints concerning breaches of customer privacy and losses of customer data	Number	* 5	N/A	No assurance
Footnote 2025 Following completion of the internal validation exercise, this figure was updated on the Bursa CSI platform prior to the publication of the Group's Integrated Annual Report and Sustainability Report 2025.					
Environmental Stewardship	Total volume of water used	Megalitres	13738	N/A	No assurance
Environmental Stewardship	Total waste recycled	kg	115,173	N/A	No assurance
Sustainable Financial Services	Cumulative mobilisation of Sustainable Financial Services	RM (billion)	* 60.0	Mobilise RM90 billion in Sustainable Financial Services by 2027	No assurance
Footnote 2025 Following completion of the independent limited assurance exercise, this figure was updated on the Bursa CSI platform. These changes were made prior to the publication of the Group's Integrated Annual Report and Sustainability Report 2025.					
Sustainable Financial Services	Total annual mobilisation of Sustainable Finance Services	RM (billion)	* 191	Mobilise RM90 billion in Sustainable Financial Services by 2027	* No assurance
Footnote 2025 Following completion of the independent limited assurance exercise, this figure was updated on the Bursa CSI platform. These changes were made prior to the publication of the Group's Integrated Annual Report and Sustainability Report 2025.					
Footnote Assurance The subject matter has been assured against the criteria outlined in the Independent Limited Assurance Report in the RHB Online Sustainability Supplement 2025. The subject matter has not been assured against the IFRS S1 standards. These changes were made prior to the publication of the Group's Integrated Annual Report and Sustainability Report 2025.					
Financial Inclusion	ESG-related Insurance Policies Issued	Number of policy	107,227	Empower 2.5 million targeted individuals and businesses by 2027	No assurance
Digitalisation and Investment in Technology	Total Digital Users	Number (million)	3.5	3.3	No assurance
Digitalisation and Investment in Technology	Digital Channel Transactions	Percentage	94.5	N/A	No assurance

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Sustainability Matter	Metric	Measurement Unit	2025	Target	Assurance
Customer Experience	Net Promoter Score	Score	+28	N/A	No assurance
Fair Treatment of Financial Customers	Complaints resolved within Service Level Agreement	Percentage	99.5	N/A	No assurance
Fair Treatment of Financial Customers	Complaints Resolution Satisfaction Rate	Percentage	85.2	N/A	No assurance
Sustainable Supply Chain	Proportion of procurement spending directed towards local suppliers	Percentage	87	N/A	No assurance
Talent	Average training hours per employee	Hours	34.3	N/A	No assurance
Talent	Percentage of employees that are contractors or temporary staff	Percentage	21	N/A	No assurance
Talent	Total number of new hires	Number	1,506	N/A	No assurance
Talent	Total number of employee turnover	Number	1,887	N/A	No assurance
Employee Health, Safety and Wellness	Total number of accidents with lost workdays	Number	65	N/A	No assurance
Employee Health, Safety and Wellness	Number of employees trained on health and safety standards	Number	291	N/A	No assurance
Diversity and Equal Opportunity	Percentage of female employees in the workforce	Percentage	60.4	Maintain 33.3% representation of women in top and senior management positions by 2027	No assurance
Diversity and Equal Opportunity	Percentage of female employees in Senior Management	Percentage	39.9	Maintain 33.3% representation of women in top and senior management positions by 2027	* No assurance
<p>Footnote Assurance</p> <p>The subject matter has been assured against the criteria outlined in the Independent Limited Assurance Report in the RHB Online Sustainability Supplement 2025. The subject matter has not been assured against the IFRS S1 standards. These changes were made prior to the publication of the Groups Integrated Annual Report and Sustainability Report 2025.</p>					
Diversity and Equal Opportunity	Percentage of female Board Members	Percentage	30	Maintain 33.3% representation of women in top and senior management positions by 2027	No assurance

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Sustainability Matter	Metric	Measurement Unit	2025	Target	Assurance
Community Enrichment and Empowerment(Empowering Individuals)	RHB MYSISWA	Number	149132	2025 Target: 130,443	* No assurance
Footnote Assurance	The subject matter has been assured against the criteria outlined in the Independent Limited Assurance Report in the RHB Online Sustainability Supplement 2025. The subject matter has not been assured against the IFRS S1 standards. These changes were made prior to the publication of the Group's Integrated Annual Report and Sustainability Report 2025.				
Community Enrichment and Empowerment(Empowering Individuals)	RHB Smart Money	Number	70,945	2025 Target: 245,651	* No assurance
Footnote Assurance	The subject matter has been assured against the criteria outlined in the Independent Limited Assurance Report in the RHB Online Sustainability Supplement 2025. The subject matter has not been assured against the IFRS S1 standards. These changes were made prior to the publication of the Group's Integrated Annual Report and Sustainability Report 2025.				
Community Enrichment and Empowerment(Empowering Individuals)	Empowering Youth	Number	3,465	2025 Target: 3,455	* No assurance
Footnote Assurance	The subject matter has been assured against the criteria outlined in the Independent Limited Assurance Report in the RHB Online Sustainability Supplement 2025. The subject matter has not been assured against the IFRS S1 standards. These changes were made prior to the publication of the Group's Integrated Annual Report and Sustainability Report 2025.				
Community Enrichment and Empowerment(Empowering Individuals)	RHB Access	Number	93,051	2025 Target: 90,000	* No assurance
Footnote Assurance	The subject matter has been assured against the criteria outlined in the Independent Limited Assurance Report in the RHB Online Sustainability Supplement 2025. The subject matter has not been assured against the IFRS S1 standards. These changes were made prior to the publication of the Group's Integrated Annual Report and Sustainability Report 2025.				
Community Enrichment and Empowerment (Empowering Businesses)	RHB e-Solutions	Number	8,460	2025 Target: 7,000	* No assurance
Footnote Assurance	The subject matter has been assured against the criteria outlined in the Independent Limited Assurance Report in the RHB Online Sustainability Supplement 2025. The subject matter has not been assured against the IFRS S1 standards. These changes were made prior to the publication of the Group's Integrated Annual Report and Sustainability Report 2025.				
Community Enrichment and Empowerment (Empowering Businesses)	Empowering MSMEs	Number	352	2025 Target: 330	* No assurance
Footnote Assurance	The subject matter has been assured against the criteria outlined in the Independent Limited Assurance Report in the RHB Online Sustainability Supplement 2025. The subject matter has not been assured against the IFRS S1 standards. These changes were made prior to the publication of the Group's Integrated Annual Report and Sustainability Report 2025.				

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Sustainability Matter	Metric	Measurement Unit	2025	Target	Assurance
Community Enrichment and Empowerment (Empowering Businesses)	RHB Elevate	Number	1,001	2025 Target: 548	No assurance
Footnote Sustainability Matter: This row has been added.					
Community Enrichment and Empowerment	Total no. of Individuals and Businesses Empowered	Number	* 326,406	2025 Target: 477,427	* No assurance
Footnote 2025: Following completion of the independent limited assurance exercise, this figure was updated on the Bursa CSI platform. These changes were made prior to the publication of the Group's Integrated Annual Report and Sustainability Report 2025.					
Footnote Assurance: The subject matter has been assured against the criteria outlined in the Independent Limited Assurance Report in the RHB Online Sustainability Supplement 2025. The subject matter has not been assured against the IFRS S1 standards. These changes were made prior to the publication of the Group's Integrated Annual Report and Sustainability Report 2025.					

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Sustainability Matter	Metric	Measurement Unit	2025	Target	Assurance
Climate Change	Scope 1 GHG emissions	Metric tonnes of CO2e	* 316	Achieve Carbon Neutral Operations by 2030, and Net Zero Emissions by 2050	External (Limited)
Footnote 2025	Following completion of the independent limited assurance exercise, this figure was updated on the Bursa CSI platform prior to the publication of the Group's Integrated Annual Report and Sustainability Report 2025.				
Climate Change	Scope 2 GHG emissions	Metric tonnes of CO2e	* 25,984	Achieve Carbon Neutral Operations by 2030, and Net Zero Emissions by 2050	External (Limited)
Footnote 2025	Following completion of the independent limited assurance exercise, this figure was updated on the Bursa CSI platform prior to the publication of the Group's Integrated Annual Report and Sustainability Report 2025.				
Climate Change	Scope 3 GHG emissions Category 6 (Business Travel by Road and Air)	Metric tonnes of CO2e	* 2,067	Achieve Carbon Neutral Operations by 2030, and Net Zero Emissions by 2050	No assurance
Footnote 2025	Following completion of the internal validation exercise, this figure was updated on the Bursa CSI platform prior to the publication of the Group's Integrated Annual Report and Sustainability Report 2025.				
Climate Change	Scope 3 GHG emissions Category 7 (Employee Commuting)	Metric tonnes of CO2e	* 18,060	Achieve Carbon Neutral Operations by 2030, and Net Zero Emissions by 2050	No assurance
Footnote 2025	Following completion of the internal validation exercise, this figure was updated on the Bursa CSI platform prior to the publication of the Group's Integrated Annual Report and Sustainability Report 2025.				



External Memberships and Associations

We actively participate in industry associations, sustainability networks, and regulatory-led initiatives to advance sustainable finance, strengthen climate action, and promote responsible banking practices. These engagements enable us to share expertise, stay aligned with evolving regulatory and ESG expectations, and collaborate on developing practical, market-relevant solutions. Collectively, they support the growth of our sustainable financial services and the broader transition to a low-carbon economy, while reinforcing long-term economic resilience.

Existing Memberships and Associations

	Member, Joint Committee on Climate Change ("JC3") Member since: 2019		Member, Institutional Investors Council Malaysia ("IICM") Member since: 2020
	Member, JC3 Sub-Committee 2 for Governance and Disclosure Member since: 2024		Chair, Islamic Banking and Finance Institute Malaysia ("IBFIM") Chair since: 2024
	Member, Transition Risk Working Group ("TRWG") Member since: 2024		Member, Association of Banks in Malaysia ("ABM") ESG Committee Member since: 2018
	Member, Physical Risk Working Group ("PRWG") Member since: 2024		Member, Asian Institute of Chartered Bankers ("AICB") Member since: 2018
	Member, JC3 Sub-Committee 1 for Risk Management Member since: 2023		Member, The Association of Banks in Cambodia ("ABC") Member since: 2020
	Member, CCPT Implementation Group ("CCPTIG"): • CCPT IG Subgroup: Due Diligence Questionnaire ("DDQ") • CCPT IG Subgroup: Data Member since: 2023		Member, National Bank of Cambodia ("NBC") Member since: 2008
	Member, JC3 SME Focus Group ("SFG") Member since: 2023		Member, Malaysian Business Chamber LAO PDR ("MBCL") Member since: 2025
	Member, United Nations Global Compact ("UNGC") Member since: 2023		Member, Lao National Chamber of Commerce and Industry ("LNCCI") Member since: 2015
	Co-Chair, JC3 Sub-Committee 3 for Product and Innovation Member since: 2020		Member, Association of Banks in Singapore ("ABS") Member since: 1999
			Member, The Brunei Association of Banks ("BAB") Member since: 1998

New Participation for 2025

	Member, JC3-SC2 National Sustainability Reporting Framework ("NSRF") Financial Institution ("FI") Guidance Taskforce RHB joined the NSRF FI Guidance Taskforce, an industry initiative to develop the NSRF FI Guidance Document for Malaysian financial institutions, which will guide FIs in adopting the International Financial Reporting Standards ("IFRS") S1 and S2 standards, in accordance with the NSRF.
	Member, Malaysian Carbon Market Association ("MCMA") RHB became a member of the MCMA, which supports the development of carbon market projects and the establishment of the ASEAN Common Carbon Framework ("ACCF"). This participation supports the development of credible carbon markets and price discovery mechanisms to enable the low-carbon transition.

Additional Governance Disclosures

Summary of Matters Deliberated at Committee Meetings

Across the Group, regular discussions on sustainability and climate-related matters are held at the Board-level and senior management level. These discussions enable our leadership to identify, assess, and provide effective oversight over sustainability-related risks and opportunities, supporting long-term value creation for the Group and our stakeholders. A summary of matters deliberated at Board and Management committees, as well as working-level councils, are tabulated below.

Group Board and Board-level Committees

Committee	Key sustainability and climate-related matters deliberated	
	Thematic area	Summary of key matters deliberated
Board of Directors	Sustainability Strategy	<ul style="list-style-type: none"> RHB's Strategic Direction for Sustainability RHB's Net Zero Strategy Progress Monitoring of Sustainability Key Performance Indicators ("KPIs")
	Embedding Good Practices	<ul style="list-style-type: none"> Sustainability Governance matters
	Reporting and Disclosure	<ul style="list-style-type: none"> Sustainability Assurance
Board Sustainability Committee ("BSC")	Sustainability Strategy	<ul style="list-style-type: none"> RHB's Strategic Direction for Sustainability RHB's Net Zero Strategy Progress Monitoring of Sustainability KPIs Refinement of Carbon Neutral by 2030 Roadmap Industry Updates and Stakeholder Engagement Updates
	Sustainable Financial Services	<ul style="list-style-type: none"> Sustainable and Transition Finance Framework and Guidelines Customer Transition Pathways and Sustainable Value Chain Financing
	Reporting and Disclosure	<ul style="list-style-type: none"> Group Sustainability Reporting and Disclosure Policy National Sustainability Reporting Framework Implementation Plan and Progress Updates Sustainability Assurance Sustainability Report 2024 Internal Review on Bursa Common Indicators Disclosures for 2024 Sustainability Reporting Plan for 2025
	Embedding Good Practices	<ul style="list-style-type: none"> Sustainability Governance matters Supplier Code of Conduct Implementation Sustainability Capability Building
	Frameworks, Policies and Guidelines	<ul style="list-style-type: none"> Second Party Opinion ("SPO") Review for the Sustainable and Transition Finance Framework ("STFF")
	Sustainability and Climate Risk	<ul style="list-style-type: none"> Climate Transition Planning
	Monthly Updates	<ul style="list-style-type: none"> Monthly Risk Report, which includes updates on sustainability/climate risks Anti-Money Laundering ("AML") matters
Board Risk Committee ("BRC")	Sustainable Financial Services	<ul style="list-style-type: none"> Green Home Financing Guarantee
	Sustainability and Climate Risk	<ul style="list-style-type: none"> Climate Risk Stress Testing and Physical Risk Models
Board Audit Committee ("BAC")	Reporting and Disclosure	<ul style="list-style-type: none"> National Sustainability Reporting Framework Implementation Plan and Progress Updates Sustainability Assurance Internal Review on Bursa Common Indicators Disclosures for 2024
	Embedding Good Practices	<ul style="list-style-type: none"> Governance matters, including but not limited to: Anti-Bribery and Corruption, Whistleblowing, Anti-Money Laundering/Counter-Financing of Terrorism ("AML/CFT"), and Group Corporate Sponsorship and Donation Updates
Board Nominating & Remuneration Committee ("BNRC")	Embedding Good Practices	<ul style="list-style-type: none"> Board Effectiveness Evaluation Fit & Proper Assessment on key material risk takers Assessment on the "Independence" of the Independent Directors of the Group Matters relating to remuneration and performance rewards, including for Key Senior Officers
RHB Foundation Board of Trustees ("BoT")	Community Enrichment and Empowerment	<ul style="list-style-type: none"> Progress updates on the Group and RHB Foundation's social impact and community empowerment initiatives RHB X-Cel Star Scholarship Programme

Additional Governance Disclosures

Management-level Committees

Committee	Key sustainability and climate-related matters deliberated	
	Thematic area	Summary of key matters deliberated
Group Sustainability Committee ("GSC")	Sustainability Strategy	<ul style="list-style-type: none"> RHB's Strategic Direction for Sustainability RHB's Net Zero Strategy Progress Monitoring of Sustainability KPIs Refinement of Carbon Neutral by 2030 Roadmap Industry Updates and Stakeholder Engagement Updates
	Reporting and Disclosure	<ul style="list-style-type: none"> Group Sustainability Reporting and Disclosure Policy National Sustainability Reporting Framework Implementation Plan and Progress Updates Sustainability Assurance Sustainability Report 2024 Internal Review on Bursa Common Indicators Disclosures for 2024 Sustainability Reporting Plan for 2025
	Sustainable Financial Services	<ul style="list-style-type: none"> Sustainable and Transition Finance Framework and Guidelines Customer Transition Pathways and Sustainable Value Chain Financing
	Embedding Good Practices	<ul style="list-style-type: none"> Sustainability Governance matters Supplier Code of Conduct Implementation Sustainability Capability Building
	Frameworks, Policies and Guidelines	<ul style="list-style-type: none"> Second Party Opinion ("SPO") Review for the Sustainable and Transition Finance Framework ("STFF")
	Sustainability and Climate Risk	<ul style="list-style-type: none"> Climate Risk Dashboard Computation of 2024 Financed Emissions RHB Bank Singapore Environmental Risk Management Guidelines Risk Appetite Statement for Climate-related Risk Implementation of Climate Change and Principle-based Taxonomy Climate Transition Planning Integration of Physical Climate Risk Considerations into Residential Mortgage Portfolio
Group Capital & Risk Committee ("GCRC")	Sustainability and Climate-related Risk Management	<ul style="list-style-type: none"> Group Risk Report, which include top risk stories and climate risk overview Risk Appetite Setting and Risk Appetite Monitoring, which includes climate-related risk metrics Material Risk Assessment; reviewed on half-yearly basis, and includes assessment of risk categories such as regulatory non-compliance risk, corruption risk, and sustainability risk, among others. New Products and Post-Implementation Product Reviews, including green/sustainability-related products Compliance reviews for both branch and head office levels Anti-Money Laundering ("AML") matters, including updates on AML enhancements and effectiveness reviews Climate Risk Stress Testing for December 2023 and New Physical Risk Models

Additional Governance Disclosures

Committee	Key sustainability and climate-related matters deliberated	
	Thematic area	Summary of key matters deliberated
Group Capital & Risk Committee ("GCRC") (cont'd)	Frameworks, Policies, and Guidelines	<p>A wide range of governance documents are periodically tabled at the Group Capital and Risk Committee for endorsement or approval to ensure the continued effectiveness of the Group's risk management and control environment. These documents span multiple functions, including compliance, credit risk, technology risk, operational risk, and other relevant control and business units.</p> <ul style="list-style-type: none"> • Governance-related documents focus on regulatory compliance, ethical conduct, and internal controls. Examples include the Group Conflict of Interest Guidelines, Foreign Exchange Policy Guidelines, and the Group Compliance Management Policy. • Environmental-related considerations are addressed within specific risk and credit policies. These include the Model Risk Management Guidelines, which incorporate climate risk models, and the RHB Banking Group Credit Policy, which sets out prohibited financing activities that are harmful to the environment.
Group Human Capital Committee ("GHCC")	Embedding Good Practices - People & Workplace	<ul style="list-style-type: none"> • Future-Ready Workforce and Talent Sustainability • Employee Value Proposition, Diversity, Equity & Inclusion ("DEI") • Employee Well-being and Workplace Sustainability • Flexible Work Models and Workforce Agility • Performance Culture and Executional Excellence • Workforce Efficiency and Cost Sustainability
Management Audit Committee ("MAC")	Reporting and Disclosure	<ul style="list-style-type: none"> • Internal Review on Bursa Common Indicators Disclosures for 2024

Working-level Committees

Committee	Key sustainability and climate-related matters deliberated	
	Thematic area	Summary of key matters deliberated
Sustainable Business Council ("SBC")	Sustainable Financial Services	<ul style="list-style-type: none"> • Revision of Sustainable Financial Services targets • Progress towards achieving Sustainable Financial Services targets • Recognition of activities/transactions as Sustainable Financial Services • Environmental, Social and Governance ("ESG") Deposit programme • Sustainable supply chain financing programme • Partnerships and collaborations to drive growth in sustainable finance • Bespoke customer transition pathways • Discussion on low-carbon opportunities
	Monthly Updates	<ul style="list-style-type: none"> • Sustainable Financial Services achievements by Business Units • Climate Risk Dashboard • Progress on automation of financed emissions

RHB Investment Bank Board-level Committee(s)

Committee	Key sustainability and climate-related matters deliberated	
	Thematic area	Summary of key matters deliberated
RHB Investment Bank Board Risk Committee	Sustainability-related Frameworks, Policies and Guidelines	<ul style="list-style-type: none"> • Group Sustainability Reporting and Disclosure Policy • Group Sustainable and Transition Finance Framework

Additional Governance Disclosures

RHB Islamic Bank Board-level Committee(s)

Committee	Key sustainability and climate-related matters deliberated	
	Thematic area	Summary of key matters deliberated
RHB Islamic Bank Board of Directors	Sustainability Strategy	<ul style="list-style-type: none"> Progress updates on social impact programmes championed by RHB Islamic, including MySISWA and Ocean Harmoni
RHB Islamic Bank Board Risk Committee	Sustainability and Climate Risk	<ul style="list-style-type: none"> Risk-related matters, which encompassed sustainability and climate risk

RHB Insurance Bank Board-level Committee(s)

Committee	Key sustainability and climate-related matters deliberated	
	Thematic area	Summary of key matters deliberated
RHB Insurance Board of Directors	Sustainability Strategy	<ul style="list-style-type: none"> Group Insurance Sustainability Plan for FY2025 Group Insurance Sustainability Achievements (Quarterly updates)
	Embedding Good Practices	<ul style="list-style-type: none"> Board Effectiveness Evaluation for FY2024 Composition of RHB Insurance Berhad's Board Committees Assessment on the "Independence" of the Independent Directors of RHB Insurance Berhad Terms of Reference for RHB Insurance Berhad's Management Committee Succession planning update for RHB Insurance Berhad
	Frameworks, Policies and Guidelines	<ul style="list-style-type: none"> Adoption of Frameworks and Policies related to: AML/CFT; Data and Information Management; Product Development and Approval; Adoption of Group Sustainability Reporting and Disclosure Policy
	Sustainability and Climate Risk	<ul style="list-style-type: none"> 2024 Climate Risk Stress Testing Exercise
RHB Insurance Board Risk Committee	Sustainability and Climate Risk	<ul style="list-style-type: none"> Periodic updates on the Climate Risk Management and Scenario Analysis ("CRMSA") Roadmap Implementation

Additional Governance Disclosures

Sustainability and Climate-related Training Attended by the Group's Directors

The tables below summarise the sustainability and climate-related training programmes, conferences, and briefing sessions attended by the Group's Directors in 2025.

Training programmes on the focus area of: Leadership, governance, and oversight for sustainability		
Programme name	Training provider/organiser	Directors in attendance
Mandatory Accreditation Programme Part II: Leading for Impact (LIP)	Institute of Corporate Directors Malaysia ("ICDM")	Attended by one Director: <ul style="list-style-type: none"> Dato' Foong Chee Meng
INSEAD Business Sustainability Programme	INSEAD	Attended by one Director: <ul style="list-style-type: none"> Ong Ai Lin
Future-Proofing the Board: ISSB Standards and the Next Frontier of ESG Leadership	In-house training, delivered by Institute of Corporate Directors Malaysia ("ICDM")	Attended by 20 Directors: <ul style="list-style-type: none"> Tan Sri Ahmad Badri Mohd Zahir Ong Ai Lin Dato' Mohamad Nasir Ab Latif Donald Joshua Jaganathan Datuk Iain John Lo Hijah Arifakh binti Othman Nadzirah binti Abd Rashid Lim Cheng Teck Dato' Siow Kim Lun Datuk Chung Chee Leong Dato' Foong Chee Meng Jahanath Muthusamy Dato' Darawati Hussain Sharizad Juma'at Anthony Lim Choon Eng Saifuddin bin Abu Bakar Hizamuddin bin Jamalluddin Dato' Mohd Rashid bin Mohamad Oliver Tan Chuan Li Kevin Vijendren Davies
Strategic Success on The Path to Net Zero	In-house training, delivered by Melbourne Business School & Eco-Business	Attended by 13 Directors: <ul style="list-style-type: none"> Tan Sri Ahmad Badri Mohd Zahir Tan Sri Ong Leong Huat Ong Ai Lin Dato' Mohamad Nasir Ab Latif Donald Joshua Jaganathan Datuk Iain John Lo Hijah Arifakh binti Othman Dato' Foong Chee Meng Wong Pek Yee Dato' Darawati Hussain Anthony Lim Choon Eng Hizamuddin bin Jamalluddin Oliver Tan Chuan Li

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Training programmes on the focus area of: Industry developments, and sustainability-related risks and opportunities		
Programme name	Training provider/organiser	Directors in attendance
ASEAN Investment Conference 2025	Securities Industry Development Corporation ("SIDC")	Attended by one Director: <ul style="list-style-type: none"> Tan Sri Ong Leong Huat
Special Lecture: How Global Events Will Affect the Outlook for the Financial Industry in 2025	FIDE FORUM	Attended by three Directors: <ul style="list-style-type: none"> Datuk Chung Chee Leong Dato' Siow Kim Lun Dato' Mohamad Nasir Ab Latif
Mergers & Acquisitions Masterclass 2025: Navigating Global and Asian Trends for Boards	Institute of Corporate Directors Malaysia ("ICDM")	Attended by one Director: <ul style="list-style-type: none"> Dato' Mohamad Nasir Ab Latif
Carbon Capture, Utilisation and Storage (CCUS) Market Perspectives	The Malaysian Investment Banking Association ("MIBA")	Attended by three Directors: <ul style="list-style-type: none"> Dato' Darawati Hussain Wong Pek Yee Datuk Chung Chee Leong
Fundamentals of ESG Principles, Regulations and Investment	Securities Industry Development Corporation ("SIDC")	Attended by one Director: <ul style="list-style-type: none"> Jahanath Muthusamy

Note that the list of trainings tabulated above include only training programmes which featured sustainability and climate-related matters. Further details on the training programmes attended by Directors in 2025, including on matters beyond sustainability and climate change, are available in the RHB Corporate Governance Report 2025.

Sustainability and Climate-related Policies and Guidelines

To ensure that sustainability-related risks and opportunities are effectively managed, the Group is guided by clear frameworks, policies, and guidelines. With these, we ensure adherence to regulatory requirements, policy documents, and practice notes set out by regulatory bodies, as well as industry best practices, standards, and guidelines.

Material Matters	Policies and Guidelines
Good Business Governance	<ul style="list-style-type: none"> • Group Anti-Bribery & Corruption Policy • Group Whistleblowing Policy • Group Fit & Proper Policy • Group Corporate Sponsorship & Donation Policy • Group Policy on Related Party Transaction • Group Policy on Conflict of Interest • Group Anti-Money Laundering & Counter Financing of Terrorism Policy • Group Fraud Risk Management Policy • Group Gifts & Hospitality Guideline • Group Code of Ethics & Business Conduct for Directors • Group Code of Ethics & Conduct for Employees • RHB Corruption Free Pledge • RHB Organisational Anti-Corruption Plan • Annual Corruption Risk Assessment & Corruption Risk Management • Core Values ("P.R.I.D.E.") • Anti-Bribery & Corruption Stance and Commitments • Whistleblowing or Speak-up Channels and Avenues <p>Note: Our Corporate Governance is aligned with the following external guidelines and standards:</p> <ul style="list-style-type: none"> • BNM Policy Document on Corporate Governance* • Bursa Main Market Listing Requirements* • Malaysian Code on Corporate Governance* • Bursa Malaysia Corporate Governance Guide 4th edition*
Data Protection and Cybersecurity	<ul style="list-style-type: none"> • Technology and Cyber Risk Management Policy and Guideline • Group Data and Information Management Framework and Policy • Group Guidelines on the Personal Data Protection Act 2010
Financial Inclusion	<ul style="list-style-type: none"> • Approval Letter from the Ministry of Education - RHB's Academic Excellence & Financial Literacy Programmes* • RHB Foundation Operations Manual
Digitalisation and Investment in Technology	<ul style="list-style-type: none"> • Risk Management in Technology ("RMiT") Framework • Technology and Cyber Risk Policy Guideline
Community Enrichment and Empowerment	<ul style="list-style-type: none"> • Guidelines for Approval of Director General of Inland Revenue Under Subsection 44(6) of the Income Tax Act 1967* • Approval Letter from the Ministry of Education - RHB's Academic Excellence & Financial Literacy Programmes* • Group Sustainability & Communications Operations Manual • RHB Foundation Operations Manual
Sustainable Financial Services	<ul style="list-style-type: none"> • ESG Eligible Business Activities Guidelines¹ • No Deforestation, No New Peat and No Exploitation ("NDPE") Policy • Coal Stance <p>Note: Our ESG Eligible Business Activities Guidelines are aligned with the following external guidelines and standards:</p> <ul style="list-style-type: none"> • BNM Climate Change and Principle-based Taxonomy* • Guidelines on Unit Trust Funds by the Securities Commission • Guidelines on Sustainable & Responsible Investment Funds by the Securities Commission* • Sukuk: <ul style="list-style-type: none"> - Sustainable and Responsible Investment Sukuk Framework* • Bond: <ul style="list-style-type: none"> - ASEAN Green Bond Standards** - ASEAN Sustainability Bond Standards** - Green Bond Principles (International Capital Market Association)** - Sustainability Bond Guidelines (International Capital Market Association)** - Climate Bonds Standards**

Sustainability and Climate-related Policies and Guidelines

Material Matters	Policies and Guidelines
Customer Experience	<ul style="list-style-type: none"> RHB Group Complaint Management Policy <p>Note: Our Group Complaint Management Policy is aligned with the following external guidelines and standards:</p> <ul style="list-style-type: none"> BNM Complaints Handling Guidelines* BNM Fair Treatment of Financial Consumers Policy Guidelines* BNM Guidelines on Management of Customer Information and Permitted Disclosures*
Fair Treatment of Financial Customers	<ul style="list-style-type: none"> RHB Group Complaint Management Policy <p>Note: Our Group Complaint Management Policy is aligned with the following external guidelines and standards:</p> <ul style="list-style-type: none"> BNM Complaints Handling Guidelines* BNM Fair Treatment of Financial Consumers Policy Guidelines*
Climate Change	<ul style="list-style-type: none"> Group Risk Management Framework Group Climate Risk Management Framework ("GCRMF") Group Climate Risk Management Policy ("GCRMP") RHB Banking Group Credit Policy (which includes Prohibited Credits) Group Retail Credit Guidelines Group Market Risk Management Framework Group Liquidity Risk Policy Group Operational Risk Management Policy No Deforestation, No New Peat and No Exploitation ("NDPE") Policy Coal Stance Group ESG Eligible Business Activities Guidelines The GHG Protocol Corporate Accounting and Reporting Standard (revised edition)** <p>Note: Our GCRMF and GCRMP are aligned with:</p> <ul style="list-style-type: none"> BNM Climate Risk Management and Scenario Analysis Policy Document*
Sustainable Supply Chain	<ul style="list-style-type: none"> Group Procurement Guidelines RHB's Supplier Code of Conduct
Environmental Stewardship	<ul style="list-style-type: none"> RHB Banking Group GHG Emissions Reduction Roadmap Towards Carbon Neutral Operations by 2030
Talent	<ul style="list-style-type: none"> Code of Ethics Group Disciplinary Policy Group Learning & Development Policy Group Performance Management Group Total Rewards Policy Internal Group Learning and Development-related Guidelines and Manuals Group Sustainability Capability Building Framework
Employee Health, Safety and Wellness	<ul style="list-style-type: none"> Group Occupational Safety and Health Policy Code of Conduct Group Disciplinary Policy Anti-Sexual Harassment Guidelines
Diversity and Equal Opportunity	<ul style="list-style-type: none"> Boardroom Diversity Policy Group Fit & Proper Policy Group Recruitment Policy Group Manpower Planning Guidelines

* Issued by regulators/authorities

** Issued by standard-setting body

¹ From 2026 onwards, the EBAG will be replaced by the Sustainable and Transition Finance Framework

Contributions to the UN SDGs

The Group acknowledges that collective action drives meaningful progress. Hence, the Group has identified 11 prioritised United Nations (“UN”) Sustainability Development Goals (“SDGs”) that are relevant to our business activities and operations. We strive to align our efforts with these UN SDGs where possible, to create long-term value for RHB and our stakeholders.

SDG	Relevant SDG Target	Related Sections in our Sustainability Report 2025
	<ul style="list-style-type: none"> 4.4 Substantially increase the number of youth and adults who have relevant skills for employment, decent jobs, and entrepreneurship. 4.b Expand the number of scholarships available for enrolment in higher education. 	<ul style="list-style-type: none"> Building Best-in-Class Talents, pages 88-96 Enriching and Empowering Communities, pages 108-120
	<ul style="list-style-type: none"> 5.5 Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making. 	<ul style="list-style-type: none"> Promoting Diversity, Equity, and Inclusion, pages 101-103
	<ul style="list-style-type: none"> 7.2 Increase substantially the share of renewable energy in the global energy mix. 7.3 Double the global rate of improvement in energy efficiency. 7.a Promote investment in energy infrastructure and clean energy technology. 7.b Expand infrastructure and upgrade technology for supplying modern and sustainable energy services. 	<ul style="list-style-type: none"> Enabling Transition Through Sustainable Financial Services, pages 62-71
	<ul style="list-style-type: none"> 8.3 Encourage the growth of micro-, small-, and medium-sized enterprises, including through access to financial services. 8.5 Full employment and decent work with equal pay. 8.6 Substantially reduce the proportion of youth not in employment, education or training. 8.8 Protect labour rights and promote safe and secure working environments for all workers. 8.10 Expand access to banking, insurance, and financial services for all. 	<ul style="list-style-type: none"> Risk Management, pages 49-58 Building Best-in-Class Talents, pages 88-96 Championing Employee Health, Safety and Wellness, pages 97-100 Promoting Diversity, Equity and Inclusion, pages 101-103 Sustainable Supply Chain, pages 104-106 Enriching and Empowering Communities, pages 108-120
	<ul style="list-style-type: none"> 9.3 Increase the access of small-scale industrial and other enterprises, to financial services. 9.4 Upgrade infrastructure to make them sustainable, with increased resource-use efficiency and greater adoption of clean and environmentally sound technologies and industrial processes. 9.a Facilitate sustainable and resilient infrastructure development through enhanced financial, technological, and technical support. 	<ul style="list-style-type: none"> Enabling Transition Through Sustainable Financial Services, pages 62-71 Prioritising Customer Trust and Experience, pages 72-80 Digitalisation and Investment in Technology, pages 78-79 Data Protection and Cybersecurity, pages 79-80
	<ul style="list-style-type: none"> 11.6 Reduce the adverse per capita impact of cities. 	<ul style="list-style-type: none"> Enabling Transition Through Sustainable Financial Services, pages 62-71
	<ul style="list-style-type: none"> 12.2 By 2030, achieve the sustainable management and efficient use of natural resources. 12.6 Encourage companies, to adopt sustainable practices and to integrate sustainability information into their reporting cycle. 	<ul style="list-style-type: none"> Risk Management, pages 49-58 Sustainable Supply Chain, pages 104-106 Managing Our Direct Environmental Impact, page 107
	<ul style="list-style-type: none"> 13.1 Strengthen resilience and adaptive capacity to climate-related hazards. 13.2 Integrate climate change measures into policies and planning. 13.3 Improve education, awareness-raising, and human and institutional capacity on climate change. 	<ul style="list-style-type: none"> Committed To Achieving Net Zero, pages 38-60 Enabling Transition Through Sustainable Financial Services, pages 62-71
	<ul style="list-style-type: none"> 16.4 Significantly reduce illicit financial and arms flows. 16.5 Substantially reduce corruption and bribery in all their forms. 16.6 Develop effective, accountable, and transparent institutions at all levels. 	<ul style="list-style-type: none"> Prioritising Customer Trust and Experience, pages 72-80 Ethics and Conduct, pages 82-87
	<ul style="list-style-type: none"> 17.17 Encourage and promote effective public, public-private, and civil society partnerships, building on the experience and resourcing strategies of partnerships. 	<ul style="list-style-type: none"> Stakeholder Engagement and Thought Leadership, pages 32-37

International Financial Reporting Standards (“IFRS”) S2 Index

All page numbers noted in this IFRS S2 Index refer to the RHB Sustainability Report 2025, unless otherwise indicated. Rows in grey indicate overarching expectations or guidance from IFRS S2, with the specific disclosure requirements listed in subsequent rows.

IFRS S2 Code	Requirement	Page Number	Explanation (if applicable)
Governance			
S2.6 (a)	The governance body(s) (which can include a board, committee or equivalent body charged with governance) or individual(s) responsible for oversight of climate-related risks and opportunities. Specifically, the entity shall identify that body(s) or individual(s) and disclose information about:		
S2.6(a)(i)	How responsibilities for climate-related risks and opportunities are reflected in the terms of reference, mandates, role descriptions and other related policies applicable to that body(s) or individual(s);	21	
S2.6(a)(ii)	How the body(s) or individual(s) determines whether appropriate skills and competencies are available or will be developed to oversee strategies designed to respond to climate-related risks and opportunities;	23	
S2.6(a)(iii)	How and how often the body(s) or individual(s) is informed about climate-related risks and opportunities;	23	
S2.6(a)(iv)	How the body(s) or individual(s) takes into account climate-related risks and opportunities when overseeing the entity’s strategy, its decisions on major transactions and its risk management processes and related policies, including whether the body(s) or individual(s) has considered trade-offs associated with those risks and opportunities; and	23	Online Sustainability Supplement 2025, pages 40-43
S2.6(a)(v)	How the body(s) or individual(s) oversees the setting of targets related to climate-related risks and opportunities, and monitors progress towards those targets (see paragraphs 33–36), including whether and how related performance metrics are included in remuneration policies (see paragraph 29(g)).	21, 23	Online Sustainability Supplement, pages 40-43
S2.6(b)	Management’s role in the governance processes, controls and procedures used to monitor, manage and oversee climate-related risks and opportunities, including information about:		
S2.6(b)(i)	Whether the role is delegated to a specific management-level position or management-level committee and how oversight is exercised over that position or committee; and	24-25	
S2.6(b)(ii)	Whether management uses controls and procedures to support the oversight of climate-related risks and opportunities and, if so, how these controls and procedures are integrated with other internal functions.	24-25	
Strategy			
S2.9(a)	The climate-related risks and opportunities that could reasonably be expected to affect the entity’s prospects (see paragraphs 10–12);	41, 49-51	
S2.9(b)	The current and anticipated effects of those climate-related risks and opportunities on the entity’s business model and value chain (see paragraph 13);	41, 49-51, 57	
S2.9(c)	The effects of those climate-related risks and opportunities on the entity’s strategy and decision-making, including information about its climate-related transition plan (see paragraph 14);	40-41, 42-47, 49-51	
S2.9(d)	The effects of those climate-related risks and opportunities on the entity’s financial position, financial performance and cash flows for the reporting period, and their anticipated effects on the entity’s financial position, financial performance and cash flows over the short, medium and long term, taking into consideration how those climate-related risks and opportunities have been factored into the entity’s financial planning (see paragraphs 15–21); and	57	
S2.9(e)	The <i>climate resilience</i> of the entity’s strategy and its business model to climate-related changes, developments and uncertainties, taking into consideration the entity’s identified climate-related risks and opportunities (see paragraph 22).	56-57	

International Financial Reporting Standards (“IFRS”) S2 Index

IFRS S2 Code	Requirement	Page Number	Explanation (if applicable)
Climate-related risks and opportunities			
S2.10(a)	Describe climate-related risks and opportunities that could reasonably be expected to affect the entity’s prospects;	41, 49-51	
S2.10(b)	Explain, for each climate-related risk the entity has identified, whether the entity considers the risk to be a climate-related physical risk or climate-related transition risk;	49-51	
S2.10(c)	Specify, for each climate-related risk and opportunity the entity has identified, over which time horizons—short, medium or long-term—the effects of each climate-related risk and opportunity could reasonably be expected to occur; and	41, 49-51	
S2.10(d)	Explain how the entity defines ‘short term’, ‘medium term’ and ‘long term’ and how these definitions are linked to the planning horizons used by the entity for strategic decision-making.	41, 49-51	
Business model and value chain			
S2.13(a)	A description of the current and anticipated effects of climate-related risks and opportunities on the entity’s business model and value chain; and	41, 49-51	
S2.13(b)	A description of where in the entity’s business model and value chain climate-related risks and opportunities are concentrated (for example, geographical areas, facilities, and types of assets).	41, 49-51	
Strategy and decision-making			
S2.14(a)	Information about how the entity has responded to, and plans to respond to, climate-related risks and opportunities in its strategy and decision-making, including how the entity plans to achieve any climate-related targets it has set and any targets it is required to meet by law or regulation. Specifically, the entity shall disclose information about:		
S2.14(a)(i)	Current and anticipated changes to the entity’s business model, including its resource allocation, to address climate-related risks and opportunities;	42-45, 48	
S2.14(a)(ii)	Current and anticipated direct mitigation and adaptation efforts;	41, 46-47, 49-51	
S2.14(a)(iii)	Current and anticipated indirect mitigation and adaptation efforts;	41-45, 49-51, 53-56	
S2.14(a)(iv)	Any climate-related transition plan the entity has, including information about key assumptions used in developing its transition plan, and dependencies on which the entity’s transition plan relies; and	40	
S2.14(a)(v)	How the entity plans to achieve any climate-related targets, including any greenhouse gas emissions targets, described in accordance with paragraphs 33–36.	40, 42-48	
S2.14(b)	Information about how the entity is resourcing, and plans to resource, the activities disclosed in accordance with paragraph 14(a).	48	
S2.14(c)	Quantitative and qualitative information about the progress of plans disclosed in previous reporting periods in accordance with paragraph 14(a).	42-47, 59-60	
Financial position, financial performance and cash flows			
S2.15	An entity shall disclose information that enables users of general purpose financial reports to understand:		
S2.15(a)	The effects of climate-related risks and opportunities on the entity’s financial position, financial performance and cash flows for the reporting period (current financial effects); and	57	
S2.15(b)	The anticipated effects of climate-related risks and opportunities on the entity’s financial position, financial performance and cash flows over the short, medium and long term, taking into consideration how climate-related risks and opportunities are included in the entity’s financial planning (anticipated financial effects).	57	

International Financial Reporting Standards (“IFRS”) S2 Index

IFRS S2 Code	Requirement	Page Number	Explanation (if applicable)
S2.16	Specifically, an entity shall disclose quantitative and qualitative information about:		
S2.16(a)	How climate-related risks and opportunities have affected its financial position, financial performance and cash flows for the reporting period;	57	
S2.16(b)	The climate-related risks and opportunities identified in paragraph 16(a) for which there is a significant risk of a material adjustment within the next annual reporting period to the carrying amounts of assets and liabilities reported in the related financial statements;	57	
S2.16(c)	How the entity expects its financial position to change over the short, medium and long term, given its strategy to manage climate-related risks and opportunities, taking into consideration:	57	
S2.16(c)(i)	Its investment and disposal plans (for example, plans for capital expenditure, major acquisitions and divestments, joint ventures, business transformation, innovation, new business areas, and asset retirements), including plans the entity is not contractually committed to; and	42-45	
S2.16(c)(ii)	Its planned sources of funding to implement its strategy; and	48	
S2.16(d)	How the entity expects its financial performance and cash flows to change over the short, medium and long term, given its strategy to manage climate-related risks and opportunities (for example, increased revenue from products and services aligned with a lower-carbon economy; costs arising from physical damage to assets from climate events; and expenses associated with climate adaptation or mitigation).	57	
Climate Resilience			
S2.22	Provide information that enables readers to understand the climate resilience of the company's strategy and business model, taking into account climate-related changes, developments, uncertainties, and the company's identified climate-related risks and opportunities.		
S2.22(a)	The company must provide the assessment of its climate resilience as at the reporting date, which will help readers understand:		
S2.22(a)(i)	The implications, if any, of the entity's assessment for its strategy and business model, including how the entity would need to respond to the effects identified in the climate-related scenario analysis;	56-57	
S2.22(a)(ii)	The significant areas of uncertainty considered in the entity's assessment of its climate resilience;	56-57	
S2.22(a)(iii)	The entity's capacity to adjust or adapt its strategy and business model to climate change over the short, medium and long term, including:	40, 42-47	
S2.22(a)(iii)(1)	The availability of, and flexibility in, the entity's existing financial resources to respond to the effects identified in the climate-related scenario analysis, including to address climate-related risks and to take advantage of climate-related opportunities;	48, 57	
S2.22(a)(iii)(2)	The entity's ability to redeploy, repurpose, upgrade or decommission existing assets; and	48, 57	
S2.22(a)(iii)(3)	The effect of the entity's current and planned investments in climate-related mitigation, adaptation and opportunities for climate resilience; and	42-45	
S2.22(b)	How and when the climate-related scenario analysis was carried out, including:		
S2.22(b)(i)	Information about the inputs the entity used, including:		
S2.22(b)(i)(1)	Which climate-related scenarios the entity used for the analysis and the sources of those scenarios;	56-57	
S2.22(b)(i)(2)	Whether the analysis included a diverse range of climate-related scenarios;	56-57	
S2.22(b)(i)(3)	Whether the climate-related scenarios used for the analysis are associated with climate-related transition risks or climate-related physical risks;	56-57	

International Financial Reporting Standards (“IFRS”) S2 Index

IFRS S2 Code	Requirement	Page Number	Explanation (if applicable)
S2.22(b)(i)(4)	Whether the entity used, among its scenarios, a climate-related scenario aligned with the <i>latest international agreement on climate change</i> ;	56-57	
S2.22(b)(i)(5)	Why the entity decided that its chosen climate-related scenarios are relevant to assessing its resilience to climate-related changes, developments or uncertainties;	56-57	
S2.22(b)(i)(6)	The time horizons the entity used in the analysis; and	56-57	
S2.22(b)(i)(7)	What scope of operations the entity used in the analysis (for example, the operating locations and business units used in the analysis);	56-57	
S2.22(b)(ii)	the key assumptions the entity made in the analysis, including assumptions about:		
S2.22(b)(ii)(1)	Climate-related policies in the jurisdictions in which the entity operates;	56-57	
S2.22(b)(ii)(2)	Macroeconomic trends;	56-57	
S2.22(b)(ii)(3)	National- or regional-level variables (for example, local weather patterns, demographics, land use, infrastructure and availability of natural resources);	56-57	
S2.22(b)(ii)(4)	Energy usage and mix; and	56-57	
S2.22(b)(ii)(5)	Developments in technology; and	56-57	
S2.22(b)(iii)	The reporting period in which the climate-related scenario analysis was carried out (see paragraph B18).	56-57	
Risk management			
S2.25(a)	The processes and related policies the entity uses to identify, assess, prioritise and monitor climate-related risks, including information about:		
S2.25(a)(i)	The inputs and parameters the entity uses (for example, information about data sources and the scope of operations covered in the processes);	49-51, 56-57	
S2.25(a)(ii)	Whether and how the entity uses climate-related scenario analysis to inform its identification of climate-related risks;	56-57	
S2.25(a)(iii)	How the entity assesses the nature, likelihood and magnitude of the effects of those risks (for example, whether the entity considers qualitative factors, quantitative thresholds or other criteria);	49-51	
S2.25(a)(iv)	Whether and how the entity prioritises climate-related risks relative to other types of risk;	49-51	
S2.25(a)(v)	How the entity monitors climate-related risks; and	56	
S2.25(a)(vi)	Whether and how the entity has changed the processes it uses compared with the previous reporting period;	-	Not applicable. There were no changes to the processes used during the reporting year.
S2.25(b)	The processes the entity uses to identify, assess, prioritise and monitor climate-related opportunities, including information about whether and how the entity uses climate-related scenario analysis to inform its identification of climate-related opportunities; and	41	
S2.25(c)	The extent to which, and how, the processes for identifying, assessing, prioritising and monitoring climate-related risks and opportunities are integrated into and inform the entity’s overall risk management process.	49-58	

International Financial Reporting Standards (“IFRS”) S2 Index

IFRS S2 Code	Requirement	Page Number	Explanation (if applicable)
Metrics and targets			
Climate-related metrics			
S2.29(a)	Greenhouse gases—the entity shall:		
S2.29(a)(i)	Disclose its absolute gross greenhouse gas emissions generated during the reporting period, expressed as metric tonnes of CO ₂ equivalent (see paragraphs B19–B22), classified as:		
S2.29(a)(i)(1)	Scope 1 greenhouse gas emissions;	Online Sustainability Supplement, page 28	
S2.29(a)(i)(2)	Scope 2 greenhouse gas emissions; and	Online Sustainability Supplement, page 28	
S2.29(a)(i)(3)	Scope 3 greenhouse gas emissions;	Online Sustainability Supplement, pages 28, 32-33	
S2.29(a)(ii)	Measure its greenhouse gas emissions in accordance with the Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (2004) unless required by a jurisdictional authority or an exchange on which the entity is listed to use a different method for measuring its greenhouse gas emissions (see paragraphs B23–B25);		
S2.29(a)(iii)	Disclose the approach it uses to measure its greenhouse gas emissions (see paragraphs B26–B29) including:		
S2.29(a)(iii)(1)	The measurement approach, inputs and assumptions the entity uses to measure its greenhouse gas emissions;	Online Sustainability Supplement, pages 30-31, 33	
S2.29(a)(iii)(2)	The reason why the entity has chosen the measurement approach, inputs and assumptions it uses to measure its greenhouse gas emissions; and	Online Sustainability Supplement, pages 30-31, 33	
S2.29(a)(iii)(3)	Any changes the entity made to the measurement approach, inputs and assumptions during the reporting period and the reasons for those changes;	Online Sustainability Supplement, page 30	
S2.29(a)(iv)	For Scope 1 and Scope 2 greenhouse gas emissions disclosed in accordance with paragraph 29(a)(i)(1)–(2), disaggregate emissions between:		
S2.29(a)(iv)(1)	The consolidated accounting group (for example, for an entity applying IFRS Accounting Standards, this group would comprise the parent and its consolidated subsidiaries); and	Online Sustainability Supplement, pages 28-29	
S2.29(a)(iv)(2)	Other investees excluded from paragraph 29(a)(iv)(1) (for example, for an entity applying IFRS Accounting Standards, these investees would include associates, joint ventures and unconsolidated subsidiaries);	Online Sustainability Supplement, pages 28-33	
S2.29(a)(v)	For Scope 2 greenhouse gas emissions disclosed in accordance with paragraph 29(a)(i)(2), disclose its location-based Scope 2 greenhouse gas emissions, and provide information about any contractual instruments that is necessary to inform users’ understanding of the entity’s Scope 2 greenhouse gas emissions (see paragraphs B30–B31); and	Online Sustainability Supplement, pages 28-31	
S2.29(a)(vi)	For Scope 3 greenhouse gas emissions disclosed in accordance with paragraph 29(a)(i)(3), and with reference to paragraphs B32–B57, disclose:		
S2.29(a)(vi)(1)	The categories included within the entity’s measure of Scope 3 greenhouse gas emissions, in accordance with the Scope 3 categories described in the Greenhouse Gas Protocol Corporate Value Chain (Scope 3) Accounting and Reporting Standard (2011); and	Online Sustainability Supplement, pages 28, 30-33	

International Financial Reporting Standards (“IFRS”) S2 Index

IFRS S2 Code	Requirement	Page Number	Explanation (if applicable)
S2.29(a)(vi)(2)	Additional information about the entity's Category 15 greenhouse gas emissions or those associated with its investments (financed emissions), if the entity's activities include asset management, commercial banking or insurance (see paragraphs B58–B63);	59-60 Online Sustainability Supplement, pages 32-33	
S2.29(b)	Climate-related transition risks—the amount and percentage of assets or business activities vulnerable to climate-related transition risks;	50-51, 56-57	The Group has provided qualitative disclosures for this metric, due to the sensitivity of information.
S2.29(c)	Climate-related physical risks—the amount and percentage of assets or business activities vulnerable to climate-related physical risks;	50-51, 56-57	The Group has provided qualitative disclosures for this metric, due to the sensitivity of information.
S2.29(d)	Climate-related opportunities—the amount and percentage of assets or business activities aligned with climate-related opportunities;	41	The Group has provided qualitative disclosures for this metric, due to the sensitivity of information.
S2.29(e)	Capital deployment—the amount of capital expenditure, financing or investment deployed towards climate-related risks and opportunities;	48	
S2.29(f)	Internal carbon prices—the entity shall disclose:		
S2.29(f)(i)	An explanation of whether and how the entity is applying a carbon price in decision-making (for example, investment decisions, transfer pricing and scenario analysis); and	-	RHB does not utilise internal carbon pricing.
S2.29(f)(ii)	The price for each metric tonne of greenhouse gas emissions the entity uses to assess the costs of its greenhouse gas emissions;	-	Not applicable. RHB does not utilise internal carbon pricing.
S2.29(g)	Remuneration—the entity shall disclose:		
S2.29(g)(i)	A description of whether and how climate-related considerations are factored into executive remuneration (see also paragraph 6(a)(v)); and	24	
S2.29(g)(ii)	The percentage of executive management remuneration recognised in the current period that is linked to climate-related considerations.	-	This metric has been omitted from disclosure due to confidentiality constraints.
Climate-related targets			
S2.33(a)	The metric used to set the target (see paragraphs B66–B67);	40, 59-60	
S2.33(b)	The objective of the target (for example, mitigation, adaptation or conformance with science-based initiatives);	40	
S2.33(c)	The part of the entity to which the target applies (for example, whether the target applies to the entity in its entirety or only a part of the entity, such as a specific business unit or specific geographical region);	40, 42-47	
S2.33(d)	The period over which the target applies;	40	

International Financial Reporting Standards (“IFRS”) S2 Index

IFRS S2 Code	Requirement	Page Number	Explanation (if applicable)
S2.33(e)	The base period from which progress is measured;	40, 42-47	
S2.33(f)	Any milestones and interim targets;	40, 42-47	
S2.33(g)	If the target is quantitative, whether it is an absolute target or an intensity target; and	40, 42-47	
S2.33(h)	How the latest international agreement on climate change, including jurisdictional commitments that arise from that agreement, has informed the target.	40	
S2.34	An entity shall disclose information about its approach to setting and reviewing each target, and how it monitors progress against each target, including:		
S2.34(a)	Whether the target and the methodology for setting the target has been validated by a third party;	Online Sustainability Supplement, pages 64-71	
S2.34(b)	The entity's processes for reviewing the target;	20-24	
		Online Sustainability Supplement, pages 40-43	
S2.34(c)	The metrics used to monitor progress towards reaching the target; and	42-47, 59-60	
S2.34(d)	Any revisions to the target and an explanation for those revisions.	-	Not applicable. There were no revisions to the target during the reporting year.
S2.35	An entity shall disclose information about its performance against each climate-related target and an analysis of trends or changes in the entity's performance.		
S2.36	For each greenhouse gas emissions target, please provide:		
S2.36(a)	Which greenhouse gases are covered by the target.	40, 59-60	
S2.36(b)	Whether Scope 1, Scope 2 or Scope 3 greenhouse gas emissions are covered by the target.	40, 59-60	
S2.36(c)	Whether the target is a gross greenhouse gas emissions target or net greenhouse gas emissions target. If the entity discloses a net greenhouse gas emissions target, the entity is also required to separately disclose its associated gross greenhouse gas emissions target (see paragraphs B68–B69).	40, 59-60	
S2.36(d)	Whether the target was derived using a sectoral decarbonisation approach.	40	
S2.36(e)	The entity's planned use of carbon credits to offset greenhouse gas emissions to achieve any net greenhouse gas emissions target. In explaining its planned use of carbon credits the entity shall disclose information including, and with reference to paragraphs B70–B71:		
S2.36(e)(i)	The extent to which, and how, achieving any net greenhouse gas emissions target relies on the use of carbon credits;	47	
S2.36(e)(ii)	Which third-party scheme(s) will verify or certify the carbon credits;	47	
S2.36(e)(iii)	The type of carbon credit, including whether the underlying offset will be nature-based or based on technological carbon removals, and whether the underlying offset is achieved through carbon reduction or removal; and	47	
S2.36(e)(iv)	Any other factors necessary for users of general purpose financial reports to understand the credibility and integrity of the carbon credits the entity plans to use (for example, assumptions regarding the permanence of the carbon offset).	47	

Global Reporting Initiative (“GRI”) Content Index

RHB Bank Berhad has reported in accordance with the GRI Standards for the period of 1 January 2025 – 31 December 2025. The following GRI Content Index refers to the information disclosed in the RHB Sustainability Report 2025 unless otherwise stated.

Statement of use	RHB has reported in accordance with the GRI Standards for the period 1 January 2025 to 31 December 2025.
GRI 1 used	GRI 1: Foundation 2021
Applicable GRI Sector Standard(s)	Not Applicable

GRI STANDARD	DISCLOSURE	SECTION HEADING	LOCATION OF DISCLOSURES (PAGE NUMBER)	OMISSION			
				REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
General disclosures							
GRI 2: General Disclosures 2021	2-1 Organisational details	About this Report	b				
	2-2 Entities included in the organisation's sustainability reporting	Scope and Boundary	b				
	2-3 Reporting period, frequency and contact point	Scope and Boundary Point of Contact	b, 1				
	2-4 Restatements of information	About this Report	b				
	2-5 External assurance	Statement of Assurance		1			
		Online Sustainability Supplement 2025 (Independent Limited Assurance Report)		64-71			
	2-6 Activities, value chain and other business relationships	Integrated Report 2025					
		Sustainability Strategy and Roadmap		16-17			
	2-7 Employees	Online Sustainability Supplement (Sustainability Performance Data)		9-22			
	2-8 Workers who are not employees	Online Sustainability Supplement (Sustainability Performance Data)		9-22			
	2-9 Governance structure and composition	Integrated Report 2025					
Sustainability and Climate Governance			20-25				
2-10 Nomination and selection of the highest governance body	Integrated Report 2025						
	Sustainability and Climate Governance		20-25				
2-11 Chair of the highest governance body	Integrated Report 2025						
	Sustainability and Climate Governance		20-25				

All section headings and page numbers refer to the RHB Sustainability Report 2025, unless otherwise indicated.

Global Reporting Initiative (“GRI”) Content Index

GRI STANDARD	DISCLOSURE	SECTION HEADING	LOCATION OF DISCLOSURES (PAGE NUMBER)	OMISSION		
				REQUIREMENT(S) OMITTED	REASON	EXPLANATION
GRI 2: General Disclosures 2021	2-12 Role of the highest governance body in overseeing the management of impacts	Sustainability and Climate Governance	20-25			
	2-13 Delegation of responsibility for managing impacts	Sustainability and Climate Governance	20-25			
	2-14 Role of the highest governance body in sustainability reporting	Sustainability and Climate Governance	20-25			
	2-15 Conflicts of interest	Ethics and Conduct	82-87			
	2-16 Communication of critical concerns	Ethics and Conduct	82-87			
	2-17 Collective knowledge of the highest governance body	Sustainability and Climate Governance	20-25			
		Online Sustainability Supplement 2025	44-45			
	2-18 Evaluation of the performance of the highest governance body	Sustainability and Climate Governance	23			
	2-19 Remuneration policies	Sustainability-Linked Remuneration	24			
	2-20 Process to determine remuneration	Sustainability-Linked Remuneration	24			
	2-21 Annual total compensation ratio	-	-	2-21 Annual total compensation ratio	Confidentiality	We do not disclose against this metric due to confidentiality constraints
	2-22 Statement on sustainable development strategy	Joint Leadership Message	4-7			
	2-23 Policy commitments	Sustainability Strategy and Roadmap	16-17			
	2-24 Embedding policy commitments	Sustainability Strategy and Roadmap	16-17			
	2-25 Processes to remediate negative impacts	Our Material Matters	26-31			
2-26 Mechanisms for seeking advice and raising concerns	Ethics and Conduct	82-87				

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Global Reporting Initiative (“GRI”) Content Index

GRI STANDARD	DISCLOSURE	SECTION HEADING	LOCATION OF DISCLOSURES (PAGE NUMBER)	OMISSION		
				REQUIREMENT(S) OMITTED	REASON	EXPLANATION
GRI 2: General Disclosures 2021	2-27 Compliance with laws and regulations	Online Sustainability Supplement 2025 (Sustainability-related Policies and Guidelines)	46-47			
	2-28 Membership associations	Stakeholder Engagement and Thought Leadership	32-37			
	2-29 Approach to stakeholder engagement	Stakeholder Engagement and Thought Leadership	32-37			
	2-30 Collective bargaining agreements	Respecting Union Engagement	100			
Material topics						
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Our Material Matters	26-31			
	3-2 List of material topics	<p>Our Material Matters</p> <p>List of all material topics:</p> <ul style="list-style-type: none"> - Good Business Governance - Data Protection and Cybersecurity - Financial Inclusion - Digitalisation and Investment in Technology - Community Enrichment and Empowerment - Sustainable Financial Services - Customer Experience - Fair Treatment of Financial Customers - Climate Change - Sustainable Supply Chain - Environmental Stewardship - Talent - Employee Health, Safety and Wellness - Diversity and Equal Opportunity 	26-31			

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Global Reporting Initiative (“GRI”) Content Index

GRI STANDARD	DISCLOSURE	SECTION HEADING	LOCATION OF DISCLOSURES (PAGE NUMBER)	OMISSION		
				REQUIREMENT(S) OMITTED	REASON	EXPLANATION
Good Business Governance						
GRI 3: Material Topics 2021	3-3 Management of material topics	Our Material Matters	26-31			
		Ethics and Conduct	82-87			
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	Ethics and Conduct	82-87			
		205-2 Communication and training about anti-corruption policies and procedures	Ethics and Conduct	82-87		
		205-3 Confirmed incidents of corruption and actions taken	Ethics and Conduct	82-87		
Data Protection and Cybersecurity						
GRI 3: Material Topics 2021	3-3 Management of material topics	Our Material Matters	26-31			
		Data Protection and Cybersecurity	79-80			
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Data Protection and Cybersecurity	79-80			
Financial Inclusion						
GRI 3: Material Topics 2021	3-3 Management of material topics	Our Material Matters	26-31			
		Enriching and Empowering Communities	108-120			
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	Online Sustainability Supplement 2025	2			
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	Enriching and Empowering Communities	108-120			

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Global Reporting Initiative (“GRI”) Content Index

GRI STANDARD	DISCLOSURE	SECTION HEADING	LOCATION OF DISCLOSURES (PAGE NUMBER)	OMISSION		
				REQUIREMENT(S) OMITTED	REASON	EXPLANATION
Digitalisation and Investment in Technology						
GRI 3: Material Topics 2021	3-3 Management of material topics	Our Material Matters	26-31			
		Digitalisation and Investment in Technology	78-79			
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Data Protection and Cybersecurity	79-80			
Community Enrichment and Empowerment						
GRI 3: Material Topics 2021	3-3 Management of material topics	Our Material Matters	26-31			
		Enriching and Empowering Communities	108-120			
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	Online Sustainability Supplement 2025	2			
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	Enriching and Empowering Communities	108-120			
		413-2 Operations with significant actual and potential negative impacts on local communities	Enriching and Empowering Communities	108-120		
Sustainable Financial Services						
GRI 3: Material Topics 2021	3-3 Management of material topics	Our Material Matters	26-31			
		Enabling Transition through Sustainable Financial Services	62-71			
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	Online Sustainability Supplement 2025	2			
Customer Experience						
GRI 3: Material Topics 2021	3-3 Management of material topics	Our Material Matters	26-31			
		Prioritising Customer Trust and Experience	72-80			

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Global Reporting Initiative (“GRI”) Content Index

GRI STANDARD	DISCLOSURE	SECTION HEADING	LOCATION OF DISCLOSURES (PAGE NUMBER)	OMISSION		
				REQUIREMENT(S) OMITTED	REASON	EXPLANATION
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Data Protection and Cybersecurity	79-80			
GRI 417: Marketing and Labeling 2016	417-1 Requirements for product and service information and labeling	Prioritising Customer Trust and Experience	72-80			
	417-2 Incidents of non-compliance concerning product and service information and labeling	Prioritising Customer Trust and Experience	72-80			
	417-3 Incidents of non-compliance concerning marketing communications	Prioritising Customer Trust and Experience	72-80			
Fair Treatment of Financial Customers						
GRI 3: Material Topics 2021	3-3 Management of material topics	Our Material Matters	26-31			
		Prioritising Customer Trust and Experience	72-80			
Climate Change						
GRI 3: Material Topics 2021	3-3 Management of material topics	Our Material Matters	26-31			
		Managing Our Direct Environmental Impact	107			
GRI 201: Economic Performance	201-2 Financial implications and other risks and opportunities due to climate change	Net Zero Strategy	40-41			
		Risk Management	49-58			
GRI 302: Energy 2016	302-1 Energy consumption within the organisation	Online Sustainability Supplement 2025	27			
	302-4 Reduction of energy consumption	Online Sustainability Supplement 2025	27			
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	Online Sustainability Supplement 2025	28			
	305-2 Energy indirect (Scope 2) GHG emissions	Online Sustainability Supplement 2025	28			
	305-3 Other indirect (Scope 3) GHG emissions	Online Sustainability Supplement 2025	28, 32-33			
	305-5 Reduction of GHG emissions	Online Sustainability Supplement 2025	29			

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GRI STANDARD	DISCLOSURE	SECTION HEADING	LOCATION OF DISCLOSURES (PAGE NUMBER)	OMISSION		
				REQUIREMENT(S) OMITTED	REASON	EXPLANATION
Sustainable Supply Chain						
		Our Material Matters	26-31			
GRI 3: Material Topics 2021	3-3 Management of material topics	Responsible and Sustainable Supply Chain Management	104-106			
GRI 204: Procurement Practices 2016	204-1 Proportion of spending on local suppliers	Online Sustainability Supplement 2025	23-24			
GRI 308: Supplier Environmental Assessment 2016	308-1 New suppliers that were screened using environmental criteria	Online Sustainability Supplement 2025	23-24			
GRI 414: Supplier Social Assessment 2016	414-1 New suppliers screened using social criteria	Online Sustainability Supplement 2025	23-24			
	414-2 Negative social impacts in the supply chain and actions taken	Responsible and Sustainable Supply Chain Management	104-106			
Environmental Stewardship						
		Our Material Matters	26-31			
GRI 3: Material Topics 2021	3-3 Management of material topics	Managing Our Direct Environmental Impact	107			
GRI 302: Energy 2016	302-1 Energy consumption within the organisation	Online Sustainability Supplement 2025	27			
	302-4 Reduction of energy consumption	Online Sustainability Supplement 2025	27			
Talent						
		Our Material Matters	26-31			
GRI 3: Material Topics 2021	3-3 Management of material topics	Building Best-in-Class Talent	88-96			
GRI 201: Economic Performance 2016	201-3 Defined benefit plan obligations and other retirement plans	Championing Health, Safety, and Wellness	99			
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	Online Sustainability Supplement 2025	15-16			

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Global Reporting Initiative (“GRI”) Content Index

GRI STANDARD	DISCLOSURE	SECTION HEADING	LOCATION OF DISCLOSURES (PAGE NUMBER)	OMISSION		
				REQUIREMENT(S) OMITTED	REASON	EXPLANATION
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	Online Sustainability Supplement 2025	19			
	404-2 Programs for upgrading employee skills and transition assistance programs	Building Best-in-Class Talent	88-96			
Employee Health, Safety and Wellness						
GRI 3: Material Topics 2021	3-3 Management of material topics	Our Material Matters	26-31			
		Championing Health, Safety, and Wellness	97-100			
GRI 403: Occupational Health and Safety 2018	403-3 Occupational health services	Online Sustainability Supplement 2025	18			
	403-5 Worker training on occupational health and safety	Online Sustainability Supplement 2025	18			
	403-6 Promotion of worker health	Championing Health, Safety, and Wellness	97-100			
	403-9 Work-related injuries	Online Sustainability Supplement 2025	18			
	403-10 Work-related ill health	Online Sustainability Supplement 2025	18			
Diversity and Equal Opportunity						
GRI 3: Material Topics 2021	3-3 Management of material topics	Our Material Matters	26-31			
		Promoting Diversity, Equity, and Inclusion	101-103			
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Online Sustainability Supplement 2025	9-10, 12, 26			
	405-2 Ratio of basic salary and remuneration of women to men	Online Sustainability Supplement 2025	14			

All section headings and page numbers refer to the RHB Sustainability Report 2025, unless otherwise indicated.

Independent Limited Assurance Report



Independent Practitioner's Limited Assurance Report to the Board of Directors of RHB Bank Berhad on the selected sustainability information disclosed in the Sustainability Report 2025

Limited assurance report on Selected Sustainability Information

We have conducted a limited assurance engagement on the selected sustainability information as defined below, of **RHB Bank Berhad and its Subsidiaries** ("RHB" or "the Group"), identified by the symbol "#", in the Group's Sustainability Report 2025 ("SR") and Online Supplement Sustainability ("the OSS") and as defined in the section below as at 31 December 2025 and for the year then ended ("Selected Sustainability Information").

Selected Sustainability Information and Reporting Criteria

The Selected Sustainability Information needs to be read and understood together with the Reporting Criteria, which the Group is solely responsible for selecting and applying.

The Selected Sustainability Information and the Reporting Criteria subject to assurance are set out below:

Selected Sustainability Information	Reporting Criteria		2025 Figures Disclosed
	Report	Sub-section	
"Environmental Stewardship section" in the OSS			
Scope 1 – Direct Emissions <ul style="list-style-type: none"> Stationary Combustion (generator sets) Mobile Combustion (company-owned vehicles) Total of Scope 1 – Direct Emissions (Malaysian Operations) Total of Scope 1 – Direct Emissions (Regional Operations) 	<ul style="list-style-type: none"> Page 28 of the OSS 	<ul style="list-style-type: none"> GHG Emission by Country GHG Emission by Source (Malaysia and Regional Operations) 	<ul style="list-style-type: none"> Scope 1 – Direct Emissions: 316 tCO₂e Stationary Combustion (generator sets): 13 tCO₂e Mobile Combustion (company-owned vehicle): 303 tCO₂e Total Scope 1 – Direct Emissions (Malaysian Operations): 104 tCO₂e Total Scope 1 – Direct Emissions (Regional Operations): 212 tCO₂e
Scope 2 – Indirect Emissions <ul style="list-style-type: none"> Purchased Electricity Purchased Cooling Total of Scope 2 – Indirect Emissions (Malaysian Operations) Total of Scope 2 – Indirect Emissions (Regional Operations) 			<ul style="list-style-type: none"> Scope 2 – Indirect Emissions: 25,984 tCO₂e Purchased electricity: 25,346 tCO₂e Purchased cooling: 638 tCO₂e Total Scope 2 – Indirect Emissions (Malaysian Operations): 24,603 tCO₂e Total Scope 2 – Indirect Emissions (Regional Operations): 1,381 tCO₂e
Scope 3 GHG Emission <ul style="list-style-type: none"> Total Scope 3 – Other Indirect Emissions (Malaysian Operations) - Category 6 (Business Travel) 			<ul style="list-style-type: none"> Total Scope 3 – Other Indirect Emissions (Malaysian Operations) – Category 6 (Business Travel): 1,973 tCO₂e

Independent Limited Assurance Report



Independent Practitioner's Limited Assurance Report to the Board of Directors of RHB Bank Berhad on the selected sustainability information disclosed in the Sustainability Report 2025 (continued)

Limited assurance report on Selected Sustainability Information (continued)

Selected Sustainability Information	Reporting Criteria	2025 Figures Disclosed
"Sustainable Financial Services section" in the OSS		
Total Group's sustainable financial services, with breakdown by: (a) Green (b) Social (c) ESG-Linked	<ul style="list-style-type: none"> Page 2 of the OSS Page 3 of the OSS 	<ul style="list-style-type: none"> Group's Sustainable Financial Services (Breakdown by Categories) <p>Green: RM 12,025.04 million</p> <p>Social: RM 2,881.20 million</p> <p>ESG-Linked: RM 4,159.14 million</p> <p>Total: RM19,065.38 million</p>
Breakdown by Strategic Business Group - Group Wholesale Banking (excluding AM)	<ul style="list-style-type: none"> Page 4 of the OSS Page 5 of the OSS 	<ul style="list-style-type: none"> Group Wholesale Banking (Breakdown by activity) <p>Group Wholesale Banking (excluding AM): RM 5,819.81 million</p>
Breakdown by Strategic Business Group - Group International Business	<ul style="list-style-type: none"> Page 4 of the OSS Page 7 of the OSS 	<ul style="list-style-type: none"> Group International Business (Breakdown by activity) <p>Group International Business: RM 2,204.08 million</p>
Breakdown by Strategic Business Group - Group Corporate and Business Banking	<ul style="list-style-type: none"> Page 4 of the OSS Page 6 of the OSS 	<ul style="list-style-type: none"> Group Corporate and Business Banking (Breakdown by activity) <p>Group Corporate and Business Banking: RM 6,583.58 million</p>
Breakdown by Strategic Business Group - Group Community Banking	<ul style="list-style-type: none"> Page 4 of the OSS Page 7 of the OSS 	<ul style="list-style-type: none"> Group Community Banking achievement (Breakdown by activity) <p>Group Community Banking: RM 3,285.91 million</p>

Independent Limited Assurance Report



Independent Practitioner's Limited Assurance Report to the Board of Directors of RHB Bank Berhad on the selected sustainability information disclosed in the Sustainability Report 2025 (continued)

Limited assurance report on Selected Sustainability Information (continued)

Selected Sustainability Information	Reporting Criteria		2025 Figures Disclosed
"Community Empowerment and Enrichment section" in the OSS			
Community Empowerment and Enrichment Empowering Targeted Individuals - total number of individuals empowered through social impact programmes (a) RHB MySISWA, (b) Empowering Youths (RHB X-Cel, RHB #Empower) (c) RHB Smart Money (Financial Literacy) (d) RHB Access (Digital Inclusion)	<ul style="list-style-type: none"> Page 25 of the OSS 	<ul style="list-style-type: none"> Empowering Targeted Individuals and Businesses 	RHB MySISWA: 149,132 individuals Empowering Youths (RHB X-Cel, RHB #Empower): 3,465 individuals RHB Smart Money (Financial Literacy): 70,945 individuals RHB Access (Digital Inclusion): 93,051 individuals
Community Empowerment and Enrichment Empowering Targeted Businesses - total number of businesses empowered through social impact programmes (a) RHB e-Solutions, (b) RHB Elevate, and (c) Empowering Micro, Small and Medium Enterprises ("MSMEs") (RHB #JomBiz)	<ul style="list-style-type: none"> Page 25 of the OSS 	<ul style="list-style-type: none"> Empowering Targeted Individuals and Businesses 	RHB e-Solutions: 8,460 businesses RHB Elevate: 1,001 businesses Empowering Micro, Small and Medium Enterprises ("MSMEs") (RHB #JomBiz): 352 businesses
"Diversity and Equal Opportunity section" in the OSS			
Workforce by Position (%) <ul style="list-style-type: none"> Senior Management Management Executive Non-executive General Workers 	<ul style="list-style-type: none"> Page 10 of the OSS 	<ul style="list-style-type: none"> Breakdown of Employees 	Workforce by Position Senior Management: 2.0% Management: 36.8% Executive: 47.7% Non-executive: 12.2% General Workers: 1.2%
Female Employees by Position (%) <ul style="list-style-type: none"> Senior Management Management Executive Non-executive 	<ul style="list-style-type: none"> Page 10 of the OSS 	<ul style="list-style-type: none"> Breakdown of Employees 	Female Employees by Position Senior Management: 39.9% Management: 54.2% Executive: 65.8% Non-executive: 66.4%

Independent Limited Assurance Report



Independent Practitioner's Limited Assurance Report to the Board of Directors of RHB Bank Berhad on the selected sustainability information disclosed in the Sustainability Report 2025 (continued)

Limited assurance report on Selected Sustainability Information (continued)

Selected Sustainability Information	Reporting Criteria	2025 Figures Disclosed
"Diversity and Equal Opportunity section" in the OSS (continued)		
Breakdown of Senior Management by Gender <ul style="list-style-type: none"> Male Female Total Women against total Senior Management 	<ul style="list-style-type: none"> Page 10 of the OSS 	<ul style="list-style-type: none"> Breakdown of Employees
Age Group by Employee Category (%) <ul style="list-style-type: none"> Senior Management under 30 Senior Management Between 30-50 Senior Management Above 50 Management Under 30 Management between 30-50 Management above 50 Executive Under 30 Executive Between 30-50 Executive above 50 Non-Executive/Technical Staff Under 30 Non-Executive/Technical Staff Between 30-50 Non-Executive/Technical Staff Above 50 General Worker Under 30 General Worker Between 30-50 General Worker Above 50 	<ul style="list-style-type: none"> Page 12 of the OSS 	<ul style="list-style-type: none"> Breakdown by Employee Category
		Breakdown of Senior Management by Gender Male: 155 Individuals Female: 103 Individuals Total: 258 Individuals Women against total Senior Management (%): 39.9%
		Age Group by Employee Category (%) Senior Management under 30: 0% Senior Management Between 30-50: 41.5% Senior Management Above 50: 58.5% Management Under 30: 2.4% Management between 30-50: 71.2% Management above 50: 26.4% Executive Under 30: 20.8% Executive Between 30-50: 66.3% Executive above 50: 13.0% Non-Executive/Technical Staff Under 30: 3.4% Non-Executive/Technical Staff Between 30-50: 59.8% Non-Executive/Technical Staff Above 50: 36.7% General Worker Under 30: 2.5% General Worker Between 30-50: 62.9% General Worker Above 50: 34.6%

Independent Limited Assurance Report



Independent Practitioner's Limited Assurance Report to the Board of Directors of RHB Bank Berhad on the selected sustainability information disclosed in the Sustainability Report 2025 (continued)

Limited assurance report on Selected Sustainability Information (continued)

Selected Sustainability Information	Reporting Criteria	2025 Figures Disclosed
"Diversity and Equal Opportunity section" in the OSS (continued)		
Gender by Employee Category (%) <ul style="list-style-type: none"> • Senior Management Male • Senior Management Female • Management Male • Management Female • Executive Male • Executive Female • Non-Executive/Technical Staff Male • Non-Executive/Technical Staff Female • General Workers Male • General Workers Female 	<ul style="list-style-type: none"> • Page 12 of the OSS 	<ul style="list-style-type: none"> • Breakdown by Employee Category
		Gender by Employee Category (%) Senior Management Male: 60.1% Senior Management Female: 39.9% Management Male: 45.8% Management Female: 54.2% Executive Male: 34.2% Executive Female: 65.8% Non-Executive/Technical Staff Male: 33.6% Non-Executive/Technical Staff Female: 66.4% General Workers Male: 86.8% General Workers Female: 13.2%

Limited assurance conclusion

Based on the procedures we have performed and the evidence we have obtained, nothing has come to our attention that causes us to believe that the Selected Sustainability Information has not been prepared, in all material respects, in accordance with the applicable criteria set out in the "Selected Sustainability Information and Reporting Criteria" section above.

Basis for conclusion

We conducted our limited assurance engagement in accordance with ISAE 3000 (Revised), *Assurance Engagements Other Than Audits or Reviews of Historical Financial Information* ("ISAE 3000 (Revised)")

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our conclusion. Our responsibilities under this standard are further described in the "Practitioner's responsibilities" section of our report.

Independent Limited Assurance Report



Independent Practitioner's Limited Assurance Report to the Board of Directors of RHB Bank Berhad on the selected sustainability information disclosed in the Sustainability Report 2025 (continued)

Basis for conclusion (continued)

Our independence and quality management

We have complied with the independence and other ethical requirements of the By-Laws (on Professional Ethics, Conduct and Practice) of the Malaysian Institute of Accountants ("MIA") and the International Code of Ethics for Professional Accountants (including International Independence Standards) issued by the International Ethics Standards Board for Accountants ("IESBA Code"), which is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

The firm applies International Standard on Quality Management 1, which requires the firm to design, implement and operate a system of quality management including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Responsibilities for the Selected Sustainability Information

Management of the Group is responsible for:

- The preparation of the Selected Sustainability Information in accordance with the Reporting Criteria.
- The design, implementation and maintenance of such internal control as management determines is necessary to enable the preparation of the Selected Sustainability Information, in accordance with the Reporting Criteria, that is free from material misstatement, whether due to fraud or error.
- The selection and application of appropriate sustainability reporting methods and making assumptions and estimates that are reasonable in the circumstances.

Those charged with governance are responsible for overseeing the Group's sustainability reporting process.

Inherent limitations in preparing the Selected Sustainability Information

Greenhouse Gas ("GHG") quantification is subject to inherent uncertainty because of incomplete scientific knowledge used to determine emissions factors and the values needed to combine emissions of different gases.

Practitioner's responsibilities

Our responsibility is to plan and perform the assurance engagement to obtain limited assurance about whether the Selected Sustainability Information is free from material misstatement, whether due to fraud or error, and to issue a limited assurance report that includes our conclusion. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence decisions of users taken on the basis of the Selected Sustainability Information.

Independent Limited Assurance Report



Independent Practitioner's Limited Assurance Report to the Board of Directors of RHB Bank Berhad on the selected sustainability information disclosed in the Sustainability Report 2025 (continued)

Practitioner's responsibilities (continued)

As part of a limited assurance engagement in accordance with ISAE 3000 (Revised), we exercise professional judgement and maintain professional scepticism throughout the engagement. We also:

- Determine the suitability in the circumstances of the Group's use of Reporting Criteria as the basis for the preparation of the Selected Sustainability Information.
- Perform risk assessment procedures, including obtaining an understanding of internal control relevant to the engagement, to identify where material misstatements are likely to arise, whether due to fraud or error, but not for the purpose of providing a conclusion on the effectiveness of the Group's internal control.
- Design and perform procedures responsive to where material misstatements are likely to arise in the Selected Sustainability Information. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Summary of work performed

A limited assurance engagement involves performing procedures to obtain evidence about the Selected Sustainability Information. The procedures in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

The nature, timing and extent of procedures selected depend on professional judgement, including the identification of where material misstatements are likely to arise in the Selected Sustainability Information, whether due to fraud or error.

In conducting our limited assurance engagement, we:

- Obtained an understanding of the Group's reporting processes relevant to the preparation of its Selected Sustainability Information by performing inquiries of management;
- Performed inquiries of relevant personnel and analytical procedures on Selected Sustainability Information based on our scoping;
- Evaluated the appropriateness of quantification methods and reporting policies;
- Performed substantive assurance testing on a sampling basis on information included in the Selected Sustainability Information;
- Checked mathematical formulas, proxies and default values used in the Selected Sustainability Information against the Group's Reporting Criteria; and
- Evaluated the appropriateness of the disclosures and presentation of the Selected Sustainability Information based on the Reporting Criteria.

Our assurance procedures specifically did not extend to the remaining parts of the Sustainability Report and the information included therein, other than the Selected Sustainability Information, nor did we perform procedures on financial information extracted from the audited financial statements of the Group and used in the calculation of Selected Sustainability Information. Our assurance procedures also involved agreeing to certain information obtained by RHB from third party sources. However, our scope did not extend to testing the completeness and accuracy of the information obtained from third party sources.

Independent Limited Assurance Report



Independent Practitioner's Limited Assurance Report to the Board of Directors of RHB Bank Berhad on the selected sustainability information disclosed in the Sustainability Report 2025 (continued)

Other matters

Our conclusion on the current period addresses the Selected Sustainability Information described in the "Limited assurance conclusion" section of our report. The comparative Selected Sustainability Information presented as at 31 December 2024 and for the year then ended relating to Community Empowerment and Enrichment (RHB Elevate & RHB Access (Digital Inclusion)) was not subject to assurance. Our conclusion is not modified in respect of this matter.

Restriction on distribution and use, and disclaimer of liability to third parties and for any other purpose

Our report, including our conclusion, has been prepared solely for the Board of Directors of the Group in accordance with the agreement between us dated 19 March 2026 (the "agreement"). We consent to the inclusion of this report in the OSS of the Group which will be accessible at www.rhbgroup.com in connection with the Group's responsibilities under paragraph 6.2(e) of Practice Note 9 of the Main Market Listing Requirements in respect of the disclosure of a statement on whether the listed issuer has sought independent assurance on the Selected Sustainability Information. To the fullest extent permitted by law, we do not accept or assume responsibility or liability to anyone other than the Group for our work or this report except where terms are expressly agreed between us in writing. Any reliance on this report by any third party is entirely at its own risk.

PricewaterhouseCoopers PLT

PRICEWATERHOUSECOOPERS PLT
LLP0014401-LCA & AF 1146
Chartered Accountants

Kuala Lumpur
2 April 2026



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