



SUSTAINABILITY
REPORT
2025

PROGRESS
WITH
PURPOSE

Basis of This Report

We are pleased to present RHB Bank Berhad's ("RHB", "RHB Bank", or "the Group") Sustainability Report for the financial year ended 31 December 2025 ("this Report").

This Report provides a transparent and comprehensive view of our Environmental, Social, and Governance ("ESG") performance, initiatives, and commitments. It reaffirms our dedication to driving sustainable progress within the financial sector and beyond, strengthening our role in building a resilient and responsible financial ecosystem.

The Report reflects our sustainability journey over the past year, highlighting key achievements, challenges, and lessons learned as we continue to progress in our Sustainability Strategy, whilst integrating ESG considerations across our business activities, operations, and value chain.

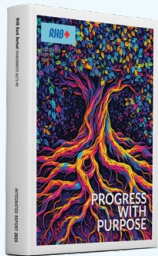
We remain committed to creating meaningful impact and long-term value for our stakeholders by advancing sustainable and transition finance, managing climate risks, and supporting the transition to a low-carbon economy.

OUR SUITE OF REPORTS

The RHB Integrated Annual Report serves as our primary communication to stakeholders, complemented by additional disclosures available online. This report is prepared in line with industry best practices and established regulatory and reporting frameworks.



Integrated Report

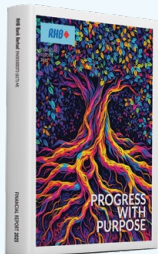


Provides an in-depth view of the Group's performance in 2025 and our outlook for 2026.

For applicable frameworks and standards, refer to the Integrated Report 2025.



Financial Report

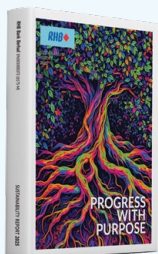


Presents the full set of the Group's and the Bank's audited financial statements.

Please refer to our 2025 Financial Statements for the list of reporting frameworks and standards which we are guided by. Our Basel II Pillar 3 Disclosure is available on <https://www.rhbgroup.com/investor-relations/financial-reports/annual-reports/rhb-bank-berhad>.



Sustainability Report



Provides a comprehensive overview of the Group's commitment to sustainability and its progress in addressing key material matters.

In 2025, we have also published a standalone Online Sustainability Supplement, which contains additional information and performance data for our material matters. The Supplement is available on our corporate website.

SCOPE AND BOUNDARY

This Sustainability Report covers the period from 1 January to 31 December 2025, unless stated otherwise. The reporting boundary encompasses all entities recognised within 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.

For further information on the Group's core business segments, countries of operation, and corporate structure, please refer to our Integrated Report 2025.

GUIDELINES AND STANDARDS

We ensure that the content in this Report has been benchmarked against the highest reporting standards and best industry practices. This Report has been prepared in alignment with:

Local:

- Bursa Main Market Listing Requirements
- Bursa Malaysia Sustainability Reporting Guide (3rd Edition) and its Enhanced Disclosure Requirements
- Joint Committee on Climate Change ("JC3") TCFD Application Guide: Basic and Stretch
- National Sustainability Reporting Framework ("NSRF")

Global:

- Global Reporting Initiative Standards ("GRI") 2021
- Recommendations by the Task Force on Climate-related Financial Disclosures ("TCFD")
- Greenhouse Gas ("GHG") Protocol: Corporate Accounting and Reporting Standard
- United Nations Sustainable Development Goals ("UN SDGs")
- United Nations Global Compact ("UNGC") 10 Principles

Rating Tools:

- S&P Global ESG Ratings
- FTSE Russell's ESG Ratings
- MSCI ESG Ratings

Note:

The Group's sustainability disclosures are also aligned with the Board-approved Group Sustainability Reporting and Disclosure Policy, which aims to ensure that the Group produces balanced, comprehensive, accurate, and credible disclosures on material sustainability and climate-related information, addressing both regulatory requirements and stakeholder expectations.

ADOPTION OF THE INTERNATIONAL FINANCIAL REPORTING STANDARDS (“IFRS”) SUSTAINABILITY DISCLOSURE STANDARDS AND TRANSITIONAL PROVISIONS

This Report has been prepared in alignment with the IFRS Sustainability Disclosure Standards as issued by the International Sustainability Standards Board (“ISSB”), in line with Bursa Malaysia’s Main Market Listing Requirements (“Main Market Listing Requirements”) and outlined in the National Sustainability Reporting Framework (“NSRF”). Disclosure topics in the Sustainability Accounting Standards Board (“SASB”) standards have also been referred to and considered in preparing this report.

This Report, for the annual reporting period ended 31 December 2025, is the Group’s inaugural sustainability report prepared in accordance with the IFRS Sustainability Disclosure Standards. The Group’s adoption of the IFRS Sustainability Disclosure Standards is aligned with the requirements and adoption timeline of the NSRF.

The IFRS Sustainability Disclosure Standards provide transition reliefs for the first annual reporting period in which an entity applies the standards. In addition, the Main Market Listing Requirements provide additional transition reliefs for issuers listed on the Main Market of Bursa Malaysia, guided by the NSRF. Accordingly, the Group has applied the following transition reliefs:

- Permissible to disclose information on only climate-related risks and opportunities (in accordance with IFRS S2).
- Permissible to focus climate-related disclosures specifically on principal business segments.
- Permissible to not disclose Scope 3 emissions, except for categories already required by respective regulators.

Whilst the Group has applied the relief for Scope 3 emissions disclosures, Category 6 (Business Travel), Category 7 (Employee Commuting), and Category 15 (Investments) have been disclosed as additional information in this Report on a voluntary basis, in view that these metrics are being monitored by the Group.

Notwithstanding the adoption of these transition reliefs, the Group has, where possible, incorporated disclosures in alignment with IFRS S1, on a voluntary basis. RHB is progressively aligning our disclosures with these standards, based on available resources and utilising all reasonable and supportable information available. Please refer to the IFRS S2 Index in our Online Sustainability Supplement 2025 for further information.

REPORTING PRINCIPLES

Additional information in accordance with the GRI Reporting Principles has been disclosed in this Report to provide a more comprehensive view of our sustainability performance and progress.

Sustainability Context	Our activities and performance are presented within the broader sustainability landscape, highlighting key risks and opportunities.
Stakeholder Inclusiveness	Our initiatives are designed to address the evolving needs and expectations of all stakeholders.
Clarity	Information is presented in a clear and accessible manner to ensure ease of understanding.
Completeness	We disclose all material information necessary for stakeholders to meaningfully assess our sustainability performance.
Balance	The report offers a fair and objective view of our progress, reflecting both achievements and areas for improvement.
Comparability	Where possible, we provide data from previous years to show performance trends and enable comparison with industry peers.

FORWARD-LOOKING STATEMENTS

This Sustainability Report includes forward-looking statements that reflect our long-term vision, strategic priorities, and key commitments in relation to advancing sustainability within the financial sector. Our goals and targets are based on current assumptions and expectations about future developments. We recognise that the journey towards sustainability is influenced by changing regulations, market dynamics, technological progress, and stakeholder expectations. While we remain steadfast in accelerating our net zero transition, strengthening climate risk management, and scaling up sustainable financing, we acknowledge that external factors may affect the pace and execution of these initiatives.

Our approach is proactive and adaptive. We continue to refine our strategies, enhance ESG integration across the organisation, and collaborate closely with regulators, industry peers, and communities to advance meaningful progress. Sustainability remains at the core of our decision-making as we expand green and transition finance and deliver long-term value to our stakeholders.

STATEMENT OF ASSURANCE

In strengthening the credibility of the Sustainability Report and Sustainability Statement in RHB’s Integrated Report 2025, certain key information in these reports have been subjected to an independent limited assurance by PricewaterhouseCoopers PLT (“PwC”), in accordance with ISAE 3000 (Revised) “Assurance Engagements Other Than Audits or Reviews of Historical Financial Information”.

The Group has appointed PwC to conduct an independent limited assurance on selected sustainability metrics reported for FY2025, in line with recognised assurance standards. Details on the subject matter, scope, and assurance conclusion by PwC can be found in the Independent Limited Assurance Report on pages 64-71 of our Online Sustainability Supplement 2025, available on our corporate website.

This Sustainability Report has been recommended by the Group Sustainability Committee and approved by the Board Sustainability Committee.

POINT OF CONTACT

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

Address: Group Sustainability, Level 9, Tower One, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur

Email: sustainability@rhbgroup.com

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Annual General Meeting of RHB Bank Berhad



Kuala Lumpur Convention Centre,
Ballroom 2, Level 3, East Wing,
Jalan Pinang,
Kuala Lumpur City Centre,
50088 Kuala Lumpur,
Malaysia



Wednesday, 6 May 2026 10.00 a.m.

HOW WE CAN FURTHER ENHANCE OUR REPORTING

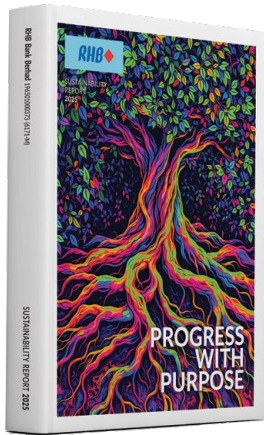
We strive to maintain fair and transparent engagement with all our stakeholders, as their values and feedback can significantly enhance RHB's reporting method and content. Please contact our Investor Relations team if you have any comments and feedback.



investor.relations@rhbgroup.com



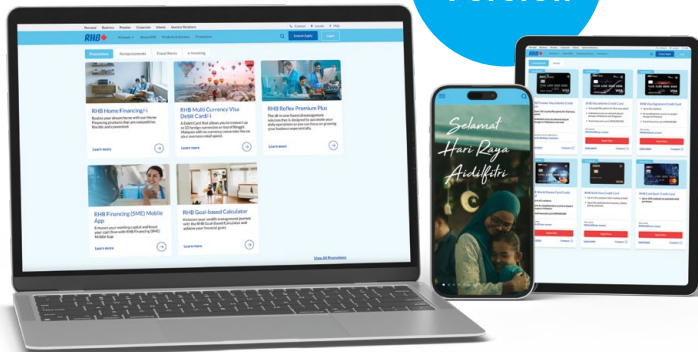
Scan the QR code to view our Integrated Report 2025



THEME AND COVER RATIONALE

Our capabilities have been shaped over decades, built on a foundation of trust, earned day after day. Like the tree that stands firm, our resilience has been forged through geopolitical shifts and tested by market volatility. The heart of our journey is defined by the trust and unwavering support of the customers and communities we serve.

Today, this heritage fuels our growth momentum. PROGRESS27 sets a clear direction, sharpening our insights, and strengthening our digital foundation. We move forward with purpose, ensuring sustainability is not just a goal, but one that is firmly woven into the fabric of our daily practice.



Scan the QR code to view our website

NAVIGATION ICONS

OUR CAPITALS

- FC** Financial Capital
- MC** Manufactured Capital
- IC** Intellectual Capital
- SRC** Social and Relationship Capital
- HC** Human Capital
- NC** Natural Capital

STRATEGIC PILLARS

- BS** Best In Service
- HP** High Profitability
- RP** Responsible & Purposeful

SUSTAINABILITY CORE PILLARS

- SRF** Sustainable and Responsible Finance
- ANZ** Achieving Net Zero by 2050
- EGP** Embedding Good Practices
- EEC** Enriching and Empowering Communities

OUR STAKEHOLDERS

- BD** Board of Directors
- SS** Suppliers and Service Providers
- CU** Customers
- FI** Financial Industry Peers
- EM** Employees
- BP** Business Partners
- SI** Shareholders and Investors
- RA** Rating Agencies
- RE** Regulators
- AN** Analysts
- CO** Communities
- ME** Media

KEY RISKS

- CR** Credit Risk
- SNC** Shariah Non-Compliance Risk
- MR** Market Risk
- TCR** Technology and Cyber Risk
- IBR** Interest Rate Risk in the Banking Book/Rate of Return Risk in the Banking Book
- RNC** Regulatory Non-Compliance Risk
- LR** Liquidity Risk
- RR** Reputational Risk
- OR** Operational Risk
- CPR** Corruption Risk
- SR** Sustainability Risk

MATERIAL MATTERS

- GB** Good Business Governance
- FC** Fair Treatment of Financial Consumers
- DC** Data Protection and Cybersecurity
- SC** Sustainable Supply Chain
- SF** Sustainable Financial Services
- DI** Digitalisation and Investment in Technology
- FI** Financial Inclusion
- CC** Climate Change
- CX** Customer Experience
- ES** Environmental Stewardship
- T** Talent
- EHS** Employee Health, Safety, and Wellness
- DO** Diversity and Equal Opportunity
- CE** Community Enrichment and Empowerment

Joint Leadership Message



DATUK IAIN JOHN LO
Chairman of the Board
Sustainability Committee

DATO' MOHD RASHID MOHAMAD
Group Managing Director/
Group Chief Executive Officer

DEAR VALUED STAKEHOLDERS,

RHB is focused on building a sustainable finance ecosystem that supports customers on their transition journey. In 2025, we upheld this commitment by supporting our customers to grow, adapt, and thrive in a sustainable and low-carbon economy, thereby facilitating progress that is commercially sustainable, purposeful, and meaningful.

A YEAR OF FOCUSED EXECUTION

2025 was defined by disciplined execution and tangible progress. Aligned with the Group's PROGRESS27 three-year corporate strategy, our Sustainability Strategy and Roadmap continued to guide the integration of sustainability considerations across our businesses.

Anchored by four pillars, Achieving Net Zero by 2050, Sustainable and Responsible Finance, Embedding Good Practices, and Enriching and Empowering Communities, our Strategy provides a clear framework for long-term value creation. Throughout the year, we continued to hone our efforts to strengthen customer trust, deliver service excellence, and build a bank that is resilient, technology-enabled, and future-ready.

Sustainability has become an increasingly central dimension of our transformation. Beyond meeting regulatory expectations, we are focused on building a banking model that enables businesses, communities, and individuals to transition responsibly, progressively, and inclusively.

“

For RHB, success lies in our ability to enable measured transition and progressive advancement for the Group and our stakeholders.

Dato' Mohamad Rashid Mohamad
Group Managing Director/
Group Chief Executive Officer

ACHIEVING NET ZERO BY 2050

The transition to a low-carbon economy will not happen overnight; it is a progressive journey that must balance growth, competitiveness, and environmental responsibility. Our Net Zero strategy is structured around three priorities: reducing financed emissions in our five high-impact sectors, scaling green and transition finance, and decarbonising our own operations to strengthen operational resilience.

Grounded in this, we remain committed to achieving Carbon Neutral Operations by 2030 and Net Zero emissions by 2050, supported by interim targets and a clear decarbonisation roadmap.

In 2025, our efforts continued to focus on our five high-impact sectors – Energy Supply, Palm Oil, Oil & Gas, Property & Construction, and Transportation – where the real impact of decarbonisation is most material. We believe that our role is to finance progress in a manner that is credible, responsible, and measurable.

Our approach is underpinned by robust governance frameworks and policies, including the Group Climate Risk Management Framework (“GCRMF”) and Group Climate Risk Management Policy (“GCRMP”), as well as the Group’s Stance on No New Coal, and No Deforestation, No Peat, and No Exploitation (“NPDE”) Policy. These are supported by clear risk management processes that embed sustainability and climate-related considerations across our business decisions.

Additionally, we continued to invest in data infrastructure and analytical capabilities through our financed emissions automation initiative, strengthening the accuracy, timeliness, and usability of climate data across the Group.

As a result of our prudent efforts, we achieved a 13.2% reduction in financed emissions for the five high-impact sectors compared to our 2022 baseline. Year-on-year, absolute financed emissions declined to 6.62 million tCO₂e in 2024 from 7.12 million tCO₂e in 2023, demonstrating meaningful progress towards our 2030 reduction target of 20%. This reduction was driven by a rebalancing of our portfolio towards renewable energy and energy efficiency solutions, supporting the National Energy Transition Roadmap (“NETR”). As at December 2025, 56% of our sustainable financial services are aligned with NETR objectives.

A key milestone achieved during the year was the launch of the Sustainable and Transition Finance Framework (“STFF”), the Group’s first combined and validated framework of its kind. Building on the ESG Eligible Business Activities Guidelines (“EBAG”), the STFF provides a structured approach to identifying, classifying, and mobilising sustainable finance in alignment with local and global frameworks, while enabling greater support for credible transition pathways. Implementation across the Group will commence in 2026.

Alongside portfolio decarbonisation, our operational emissions performance recorded a 49% reduction against our 2016 baseline, reflecting steady progress towards Carbon Neutral Operations by 2030. We advanced our operational emissions reduction approach with a clear focus on efficiency and cost optimisation, including scaling energy efficiency initiatives and expanding solar panel installations across our premises.

Recognising the urgency of climate action, we continue to play an active role in advocating for a just and responsible transition. Through close collaboration with industry peers, customers, and key stakeholders including active participation in the Joint Committee on Climate Change (“JC3”), we contribute to collective initiatives that advance coordinated action across the financial ecosystem.

13.2%

Reduction in financed emissions for five high-impact sectors, compared to the 2022 baseline.

49%

Reduction in operational GHG emissions against the 2016 baseline.

Internal Environmental Initiative of the Year

Received the best Internal Environmental Initiative of the Year at the Asian Banking & Finance Retail Banking Awards 2025.

Silver Award

Received the Silver Award for Energy Efficiency at The Star ESG Positive Impact Awards 2024.

Note: Financed emissions data is reported as of 31 December 2024, with a 12-month lag due to data availability from customers and investees. RHB is actively enhancing our data infrastructure to streamline future disclosures.

SUSTAINABLE & RESPONSIBLE FINANCE

As the sustainability landscape evolves, the role of finance is expanding beyond funding outcomes to enabling transitions. We are focused on building a sustainable finance ecosystem that supports customers at different stages of their transition journeys. We recognise that transition pathways vary across sectors and business models, and that credible progress requires solutions aligned to customers’ Environmental, Social, and Governance (“ESG”) maturity and readiness.

In support of our target to mobilise RM90 billion in Sustainable Financial Services by 2027, we continue to strengthen our sustainable and transition finance capabilities through a comprehensive suite of financing solutions, informed by deep customer engagement. These include ESG-linked deposits, sustainable trade and value chain financing, and transition-focused financing structures. Through these solutions, we mobilise capital towards green, social, and transition activities while improving access to financing across the real economy. In 2025, we mobilised approximately RM19 billion in sustainable finance, demonstrating steady progress towards our target.

Joint Leadership Message

Strategic partnerships remain an important enabler of our sustainable finance agenda. In 2025, we collaborated with key stakeholders to develop practical and scalable solutions that support national transition priorities. These include collaborations with:

Malaysia Rail Link ("MRL") for a circular sustainable finance model.

PETRONAS to roll out a Sustainable Value Chain Financing Programme.

Malaysia Forest Fund ("MFF") to explore sustainable finance opportunities linked to natural capital and carbon sinks.

Supporting small and medium enterprises ("SMEs") is a continued focus of our sustainable finance efforts. Through our SME Sustainable Financing Schemes and blended financing solutions, we enabled them to adopt cleaner technologies, strengthen business resilience, and participate more meaningfully in Malaysia's low-carbon transition. In 2025, we directed RM5.4 billion in sustainable finance to SME customers and reached over 1,000 SMEs through capability-building and knowledge-sharing initiatives in collaboration with industry associations.

Beyond financing, our commitment to service excellence underpins how we deliver sustainable value to our customers. In 2025, RHB Bank (Malaysia) recorded a Net Promoter Score ("NPS") of +28, reflecting improved customer centricity supported by deeper insights from our Annual Customer Survey and data-driven service enhancements across key touchpoints. These insights guide how we refine our offerings, strengthen relationships, and deliver more relevant solutions to our customers.

Internally, we continue to enhance how we enable our people to serve customers more effectively. RHB Ask, our AI-powered knowledge assistant, centralises institutional knowledge and supports faster, more informed decision-making. In 2025, the platform saves an estimated 40,000 man-hours annually, with nearly half of eligible staff engaging regularly, demonstrating how digital enablement can enhance employee productivity and customer experience.

RM60 billion

Sustainable Financial Services mobilised cumulatively, representing 67% of our 2027 target.

RM5.4 billion

Cumulatively mobilised to support SME customers.

NPS +28

Driven by data-led service enhancements.

40,000

Man-hours saved annually by RHB Ask.

ENRICHING & EMPOWERING COMMUNITIES

We believe meaningful progress is achieved by expanding access to financial services, strengthening financial literacy, and enabling broader participation in the economy. Guided by this approach, RHB is committed to empowering 2.5 million individuals and businesses across ASEAN by 2027, advancing financial inclusion and long-term resilience.

Our community initiatives are designed to build long-term resilience, focusing on financial literacy, entrepreneurship, employability, and access to education and skills development.

Advancing financial literacy through programmes such as RHB Smart Money.

Supporting micro-SMEs growth through initiatives like RHB #JomBiz and RHB BEST-BYOB.

Strengthening financial inclusion through education-linked programme, RHB MySISWA.

Strengthening academic outcomes and access to education, through RHB X-Cel and RHB X-Cel Star.

To date, our social impact programmes have empowered over 1.5 million individuals and businesses, supporting Malaysia's national agenda and our commitment to inclusive growth across ASEAN. As a financial institution, we play a critical role in enabling sustainable economic participation through targeted and scalable interventions.

Across these initiatives, we take a structured and outcome-driven approach, aligning our programmes to long-term economic participation and measurable impact. By integrating financial inclusion into our broader sustainability strategy, we support individuals and businesses in building resilience and progressing with confidence.

>1.5 million

Beneficiaries empowered across social impact programmes.

>1,000

Micro-SMEs empowered through RHB #JomBiz and RHB BEST-BYOB.

>220,000

Individuals reached through financial literacy initiatives.

>330,000

Individuals onboarded via RHB Access.

>930,000

Students onboarded through the MySISWA programme.

The achievements above represent cumulative numbers.

EMBEDDING GOOD PRACTICES

Meaningful progress requires a strong foundation. We continue to strengthen our commitment to ethics and integrity, prudent risk management, and internal capacity building. We recognise that a credible and scalable transition can only be achieved when supported by robust governance, disciplined decision-making, and empowered people.

We embed ethics and conduct expectations through robust frameworks and policies, supported by internal controls and oversight mechanisms. This ensures that risks are identified and addressed consistently and transparently, reinforcing a culture where responsible behaviour is a baseline expectation that guides day-to-day judgement and strengthens accountability across the Group.

In 2025, we further strengthened sustainability governance by deepening integration of sustainability considerations into business processes. As part of this effort, Group Sustainability was established as a standalone function reporting directly to the Group Managing Director, strengthening oversight and strategic management of the Group’s sustainability-related risks and opportunities. This structure promotes consistency in how sustainability considerations are applied across our business activities, including risk assessment, capital allocation, customer engagement, and long-term value creation.

Diversity in leadership supports stronger decision-making and promotes innovation. In 2025, women held 39.9%# of top and senior leadership positions, exceeding our target of 33.3%. We remain committed to fostering a fair and inclusive workplace that supports performance, progression, and long-term talent retention.

Delivering sustainable outcomes requires a workforce that understands both the technical expectations of sustainability, and the practical realities of customers and markets. We continue to strengthen employee development through our Sustainable Capacity Building Framework, delivering key initiatives such as the Green Financing Advisor (“GFA”) Certification and the RHB ESG Signature Programme to equip employees with the knowledge and skills required to advance RHB’s sustainability ambition. These programmes upskilled 135 employees throughout the year.

Our supply chain plays a critical role in service quality, operational integrity, and business continuity. We promote responsible and sustainable practices among vendors through clear expectations and ongoing engagement, guided by our Supplier Code of Conduct (“CoC”). Adopting a phased approach that recognises varying levels of ESG maturity, we continued to implement Phase 1 of our Supplier CoC through targeted training and engagement activities. We launched Phase 2 by extending the CoC to our Singapore operations. As of December 2025, over 80% of our key Malaysian suppliers and over 60% of our suppliers in Singapore have signed RHB’s Code of Conduct.

<p>39.9%# Women’s representation in top and senior management, exceeding the 33.3% target set for 2027.</p>
<p>>17,900 Instances of learning participation in sustainability capability-building programmes.</p>

This data has been externally assured. Please refer to the independent limited assurance report in our Online Sustainability Supplement 2025.

ACKNOWLEDGEMENT & APPRECIATION

Our sustainability journey is shaped by collective effort. We are deeply grateful to the many stakeholders who continue to guide, challenge, and support RHB as we strengthen our commitment to responsible and inclusive growth.

We acknowledge the role of our regulators and industry partners in shaping a strong enabling environment. The guidance and frameworks from the regulators have supported our efforts to navigate an increasingly complex regulatory landscape while reinforcing the integrity of our sustainability approach.

Our industry partners play an equally important role in translating policy intent into practical solutions. Through collaboration across the financial ecosystem, we are able to co-develop frameworks, scale sustainable and transition finance, and support customers and value chains in advancing credible transition efforts. We are equally thankful to our customers for the trust they place in RHB. As sustainability expectations evolve, we remain committed to supporting their transition journeys with relevant solutions, insights, and financing pathways.

We also recognise the pivotal role of our Board of Directors in setting strategic direction and ensuring that sustainability remains embedded at the core of our business priorities. The Board Sustainability Committee’s stewardship has been instrumental in aligning the Group’s ESG agenda with global best practices, while the Group Senior Management has translated strategic intent into tangible outcomes across sustainable finance, inclusion, and community impact.

Across the organisation, our employees have played a critical role in advancing our agenda, from strengthening frameworks and policies to delivering programmes and nurturing a sustainability-driven culture. Your commitment, innovation, and sense of purpose continue to turn ambition into action and strategy into meaningful outcomes and impact.

RHB’s progress is the result of shared responsibility and collective ambition. As we move forward, we remain focused on building a future that is sustainable, inclusive, and resilient, creating long-term value for our customers, communities, and the broader economy.

LOOKING AHEAD

As we move into 2026, our focus will shift from foundation-building to scaling impact. Having strengthened our integrated sustainable finance ecosystem, customer transition frameworks, and digital capabilities in 2025, we are well-positioned to accelerate financing for credible transition, deepen partnerships across value chains, and expand access to inclusive financial solutions.

Sustainability, for RHB, is about steering progress responsibly. By aligning commercial viability with environmental and social outcomes, we aim to build a banking model that is resilient, inclusive, and meaningful for all stakeholders.

DATUK IAIN JOHN LO
Chairman of the Board
Sustainability Committee

DATO' MOHD RASHID MOHAMAD
Group Managing Director/
Group Chief Executive Officer

Interview with Our Group Chief Sustainability Officer

Climate change is often viewed purely as an environmental issue. In reality, it is a broader socioeconomic challenge that affects growth, livelihoods, and financial stability, particularly in developing regions where development and decarbonisation must progress together.

This is why the transition to a low-carbon economy cannot be linear. It must be credible, sequenced, and practical, tailored to individual needs. By strengthening our foundations in 2025, we are moving beyond the conventional approach to banking, and instead building an ecosystem that helps our customers embed sustainability, enabling us to scale impact in a way that supports inclusive growth and long-term resilience.

Q RHB has continued to evolve its sustainability agenda ahead of shifting expectations and emerging trends. What have been RHB's key sustainability priorities over the past year?

In 2025, our focus was on embedding sustainability more deeply into how we support growth, manage risk, and create long-term value. Under PROGRESS27, sustainability increasingly shapes how we support customers, manage our operations, and strengthen economic resilience.

A key priority has been enabling a measured and just transition, recognising that our customers and sectors move at different speeds, and that credible progress requires solutions grounded in practical realities. With this clear objective in mind, we continued to expand our sustainable finance ecosystem through a growing suite of products and solutions designed to mobilise capital towards green, social, and transition activities while improving market liquidity. At the same time, collaboration remained the nexus of our approach, working closely with ecosystem partners and customers to co-develop transition pathways that are appropriate to different levels of stakeholders' ESG maturity.

We strengthened our role in shaping industry dialogue and advancing sustainable finance practices throughout the financial sector, reflecting our ambition to not only participate in the transition, but guide it responsibly. Internally, significant emphasis was placed on building capability across the organisation so that our people are equipped with the knowledge, tools, and confidence required to have more effective discussions on sustainability with our customers.

Alongside these efforts, we developed tools and integrated underlying processes that support credible execution for high-impact outcomes. This included advancing our Sustainable and Transition Finance Framework ("STFF"), improving the accuracy and transparency of financed emissions data, and enhancing sustainability reporting capabilities in preparation for National Sustainability Reporting Framework ("NSRF") adoption.

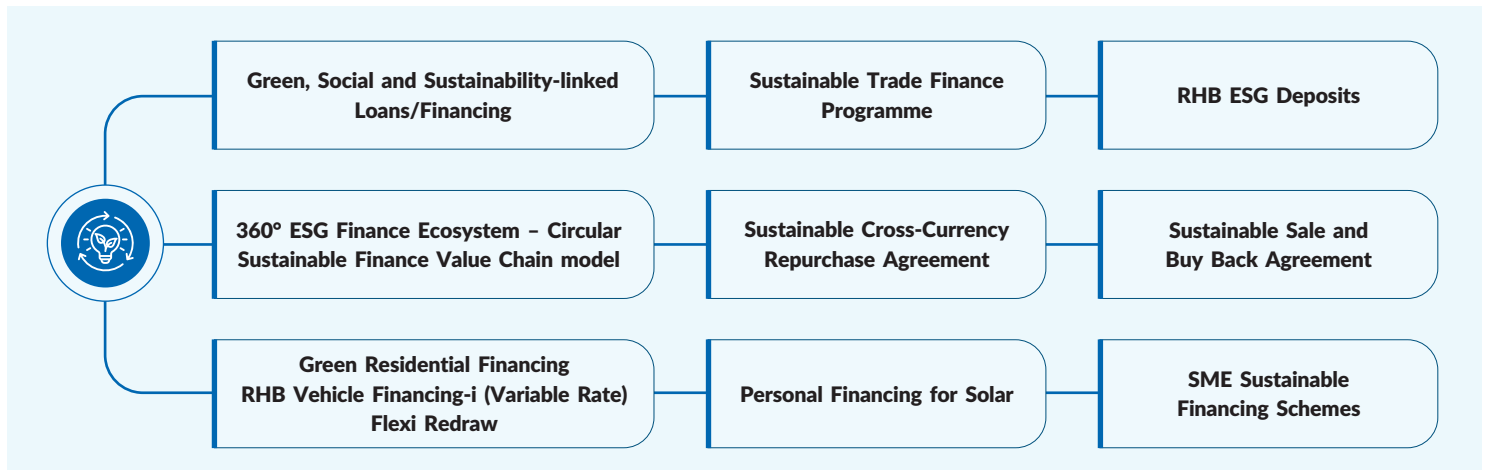
Q With sustainable and transition finance becoming central to economic resilience, how is RHB driving meaningful progress through its financing approach and creating value for customers on their sustainability journeys?

We position ourselves as a long-term partner in our customers' transition journeys. Transition is a gradual process of sustainable transformation that demands credibility, practicality, and sustained commercial viability. Our role is to help customers progress measurably, aligned to their capacities, while maintaining resilience and competitiveness for long-term value creation. Aligned to this, we continued to expand our suite of sustainable and transition finance solutions in 2025, complemented by advisory support and sector-focused engagement.



ANGUS SALIM AMRAN
Group Chief Sustainability Officer

Sustainable Financial Services that have been developed and are offered by the Group include:



To provide more targeted support, we established the Customer Transition Eco Cycle, which focuses on transitioning customers in high-impact sectors towards low-carbon practices. Our approach integrates ESG maturity assessment, financial analysis, advisory support, and innovative sustainable finance products and solutions to deliver impactful and credible decarbonisation outcomes. During the year, we focused on approximately 120 customers categorised as “Transitioning” under Bank Negara Malaysia’s (“BNM”) Climate Change and Principle-based Taxonomy (“CCPT”) classification, across Corporate Banking, Commercial Banking, SME Banking, and Group International Business. As of December 2025, we have successfully transitioned 12.5% of these customers to climate-supporting activities, exceeding the internal target of 5%.

We are redefining Malaysia’s sustainable finance ecosystem through innovation and strategic partnerships to support high impact value chain decarbonisation.

A notable milestone for the year was the RHB-MRL 360° ESG Finance Ecosystem, a sustainable financial value chain roadmap curated for Malaysia Rail Link (“MRL”), which demonstrates our leadership in structuring integrated, impact-driven sustainable finance ecosystem solutions. The decarbonisation of MRL’s financial value chain involved directing proceeds from MRL’s Green Sukuk into RHB’s ESG Deposits, where all funds received are fully dedicated to eligible green and social activities. The circularity of this approach enhances transparency, amplifies environmental impact, and reinforces RHB’s position at the forefront of sustainable and transition finance ideation and innovation in Malaysia.

As a result of our innovative climate finance products and solutions, we have cumulatively mobilised RM60 billion in sustainable financial services as of December 2025, which represents 67% of our 2027 target.

Q Technology plays a growing role in shaping low-carbon and inclusive financial ecosystems. How is RHB leveraging digital innovation to drive financial inclusion and support customers on their sustainability transition journeys?

Digital innovation is a key enabler of both sustainability and inclusion under our PROGRESS27 strategy. In 2025, we enhanced financial inclusion, operational efficiency, and service excellence through initiatives such as the launch of our new RHB Mobile Banking App. We also introduced fully digitised onboarding journeys for credit cards and personal financing, streamlining customer access while improving operational efficiency. Internally, RHB Ask, our AI-powered knowledge assistant, supports frontline teams with faster, more accurate responses to improve data integrity on customers’ sustainability maturity.

Beyond operational efficiency, digital capabilities provide deeper visibility into customer life cycles, helping identify underserved segments and tailor financial solutions responsibly to reinforce our commitment to a just transition. With appropriate safeguards around data use, our approach to drive just transition through technology enhances transparency, capacity building, financial inclusion, and transition scalability. Our strategic investment in Boost Bank further extends this reach by expanding access to sustainable financing for a critical segment of the economy. Through Boost Bank, we offer tailored SME financing through a seamless end-to-end digital journey, enhancing financial inclusion, and enabling SMEs to access capital more efficiently, supporting their growth and participation in the transition towards a more resilient and sustainable economy.

In regards to the Group’s decarbonisation roadmap, we have prioritised Financed Emission (“FE”) automation to strengthen data accuracy, credibility, and visibility over our lending portfolios, enabling more informed climate-driven decisions and targeted customer engagement to mitigate sustainability-related risks. FE automation will enhance data integrity by addressing existing challenges in data collection, calculation, and monitoring. It will streamline the end-to-end process, reduce turnaround times, and minimise the risk of human error. It will also unlock more advanced capabilities for portfolio management, scenario analysis, and improve decision-making for sustainable and transition finance. Targeted for completion by 2026, these enhancements will support transition efficiency and long-term value creation, contributing towards the Group’s net zero objective.

Q Beyond digital tools, partnerships often accelerate transition readiness. How is RHB working with ecosystem partners to support customers’ transition pathways?

Partnerships are essential to enabling credible transition at scale. The shift towards a low-carbon and more inclusive economy requires coordinated action across industries, supply chains, and policy ecosystems. Our approach therefore focuses on building strategic collaborations that help customers transition in ways that are practical, commercially viable, and aligned with evolving regulatory expectations.

A key example is our collaboration with PETRONAS under the Sustainable Vendor Financing Programme (“SVFP”), which addresses decarbonisation challenges within the Oil & Gas Services and Equipment (“OGSE”) value chain. By linking financing to sustainability outcomes, the SVFP enables suppliers, particularly SMEs, to adopt more responsible practices and strengthen sectoral resilience. The collaboration reflects the shared commitment between RHB and PETRONAS in supporting the transition towards a low-carbon economy.

Interview with Our Group Chief Sustainability Officer

We also signed a Memorandum of Understanding (“MoU”) with the Malaysia Forest Fund, establishing a framework for collaboration on sustainable and responsible financing solutions that support Malaysia’s forest conservation and climate objectives. In doing so, we support the advancement of nature-based solutions and environmental resilience. This partnership reinforces RHB’s role in protecting natural capital and further advances our innovative sustainable finance offerings.

Through these strategic partnerships, the Group has been able to move beyond transactional financing and towards ecosystem enablement. Through combining financing solutions with technical expertise, policy alignment, and industry collaboration, we help customers navigate complexity, reduce transition uncertainty, and build more resilient business models.

Q Responsible transitions require strong internal capabilities. How is RHB preparing its workforce to support customers’ transition journeys?

A responsible transition is underpinned by strong fundamentals. Our focus is on ensuring the Group has the data, capabilities, and solutions required to enable customer transitions at a credible and sustainable pace. Sustainability is a shared responsibility, and we continue to embed ESG considerations into everyday decision-making across the Group, ensuring that every employee plays their role in advancing RHB’s long-term sustainability ambitions.

Our efforts are anchored by the Sustainability Capability Building Framework, which guides the implementation of structured learning interventions. Key programmes implemented in 2025 include the ESG Signature Programme, and Green Financing Advisor Certification, which aimed to deepen understanding of regulatory requirements and industry developments in sustainable finance. These programmes equip our workforce with practical tools to assess green financing opportunities, manage sustainability-related risks, and have meaningful, sustainability-focused engagements with customers. In 2025, these programmes recorded over 17,900 instances of learning participation and 23,900 learning hours, equipping employees with practical skills to assess sustainable finance opportunities and manage related risks.

More broadly, we strengthened engagement through platforms such as our Group Sustainability Blog, Sustainability Hub, and ESG Sector-Focused Talks, improving access to ESG knowledge and reinforcing consistent understanding across the Group.

We intend to continue these engagements in 2026, with an added focus on engaging our Relationship Managers and business units on the newly-launched Sustainable and Transition Finance Framework, to support its adoption and implementation across our business segments, prioritising our top 5 high-impact sectors.

As part of our continuous effort to strengthen data quality and credibility, we underwent a significant data clean-up exercise to align the monitoring of our Green Asset Ratio with our CCPT reporting, thus providing a more accurate view of our sustainability-related risks and opportunities. The comprehensive process – which involved collaboration from Group Sustainability, Group Climate Risk Management, as well as our business units – had the added benefit of strengthening internal understanding of sustainable finance identification and classification.

The **Group Sustainability Blog** series aims to raise awareness and inspire positive behavioural and mindset shifts through practical, everyday actions, translating complex sustainability concepts into clear and actionable insights.



The **online Sustainability Hub** serves as a one-stop centre for employees to seamlessly access sustainability-related frameworks, guidelines and support, reinforcing consistent understanding and application of ESG across the Group.



ESG Sector-Focused Talks conducted throughout the year provided employees with insights into sustainability challenges across high-impact sectors, drawing expertise from industry practitioners.



Q RHB continues to deliver community-focused initiatives that foster inclusion and resilience. How has the Group enhanced its role in enriching and empowering communities this year?

In 2025, we strengthened our role in enriching and empowering communities by expanding access to financial services, deepening financial literacy, and supporting inclusive economic participation.

Through RHB Smart Money and RHB Access, we enhanced financial capability and access, reaching over 70,000 individuals through financial literacy programmes, and onboarding more than 93,000 new digital users from underserved and new-to-bank segments. We also continued to support enterprise development through RHB #JomBiz, empowering over 350 micro-SMEs with the skills and tools needed to grow sustainably.

At the same time, we invested in education-linked programmes such as MySISWA and RHB X-Cel, supporting more than 149,000 students across 25 universities through financial access, academic development, and pathways to higher education. Our volunteerism platform, RHB Touch Hearts, further amplified our impact by mobilising over 2,000 employees across ASEAN to deliver financial literacy, school improvements, and community upliftment initiatives.

Together, these efforts reflect a more integrated and outcome-driven approach, strengthening financial resilience, expanding opportunities, and enabling communities to participate meaningfully in the economy.

Q Looking ahead, what should stakeholders expect next from RHB's sustainability journey?

Sustainability will continue to be a core driver of how we create long-term value. Our focus moving forward is to scale what we have built: actioning our STFF, expanding ecosystem partnerships, and enhancing data, technology, and governance capabilities to support credible customer transitions.

At the same time, we remain pragmatic. The sustainable transition is a complex issue, particularly in developing economies, and our role is to

ensure the journey remains inclusive, commercially viable, and grounded in real-economy needs. We will continue working closely with customers, regulators, and industry partners to ensure sustainable finance remains accessible, impactful, and aligned with broader economic resilience.

Ultimately, our ambition is simple – to be a trusted transition partner for our customers and communities, supporting progress that is responsible, inclusive, and sustainable over the long term.

OUTLOOK

As we move into 2026, Malaysia's ESG landscape is expected to shift from a focus on intent and ambitions, to driving implementation and execution of meaningful initiatives. The convergence of regulatory mechanisms, national policy developments, and global market trends will reshape sustainability from an obligatory, compliance-driven issue to a key driver of business competitiveness, resilience, and future growth.

Risks

- Inadequate management of sustainability and climate-related risks across our business segments and value chain may amplify other risk types, including credit risk and operational risk.
- Elevated risk of regulatory non-compliance arising from tightened sustainability and climate-related requirements, such as in relation to NSRF reporting requirements.
- The implementation of a carbon tax in Malaysia, combined with the rollout of the European Union's ("EU") Carbon Border Adjustment Mechanism ("CBAM"), will affect our customers in high-emitting sectors.

Opportunities

- Demonstrating market leadership and strengthening our competitive edge through ideation to provide innovative sustainable finance products and solutions.
- Pursuing strategic collaborations with our customers and other industry players to advance just and responsible transitions, while supporting the development of a sustainable finance ecosystem.
- Expanding the scalability of our sustainability initiatives by leveraging technology and digitalisation, to drive financial inclusion, community empowerment, and operational efficiency.

OUR STRATEGY

Guided by PROGRESS27, our three-year corporate strategy.

We will advance Programme 7: Sustainability Through ESG Strategies, underpinned by the Group's Sustainability Strategy and Roadmap.

PROFIT

Furthering the integration of sustainability as a core driver of business growth and long-term resilience.

PRODUCTS

Accelerating growth in sustainable financial services through product innovation and scalability.

PARTNERSHIPS

Partnering with strategic industry players to support a just and measured transition to a low-carbon economy.

POSITIONING

Driving the development of a sustainable financial ecosystem through thought leadership and industry engagement.

PEOPLE

Equipping our people with the right skills and capabilities to advance our sustainability ambitions.

PROCESS

Continuously strengthening our internal processes and governance to ensure our efforts are credible and disciplined.

Driving progress towards our commitment to achieve Carbon Neutral Operations by 2030, and Net Zero by 2050.

Awards and Recognition

Overall Excellence in Sustainability

National Annual Corporate Reporting Awards 2025

- Best Sustainability Reporting (Silver)

Asian Banking & Finance Retail Banking Awards 2025

- ESG Program of the Year

UNGC ESG Select List

- ESG Breakthrough Innovation
- ESG Trailblazer
- Purposeful Partnership

Sustainable and Responsible Finance

Retail Banker International Asia Trailblazer Awards 2025

- Excellence in SME Banking
- Best Advance in Sustainability Practices

The Edge ESG Awards 2025

- Gold Award for Best Overall Winner (RHB i-Sustainable Future Technology Fund)
- Gold Award for Best Fund Based on Asset Class – Equity (RHB i-Sustainable Future Technology Fund)
- Gold Award for Best Fund Based on Asset Class – Allocation (RHB ESG Multi-Asset Fund RM-Hedged)

Best Fund Management Awards 2025 by Alpha Southeast Asia

- Best Risk-adjusted Returns (ESG Principle Investments only)

The Asset Triple A Sustainable Finance Awards 2025

- Most Innovative Deal – AUD/MYR Sustainable use of proceeds cross-currency repurchase transaction

The Asset Triple A Islamic Finance Awards 2025

- Best SDG Sukuk – MRL RM1.5 billion SDG Murabaha Sukuk
- Best Social Sukuk – LBS Bina Group RM200 million ASEAN social SRI* wakala sukuk
- Best Social Sukuk (Affordable Housing) – PT Sarana Multigriya Finansial IDR3 trillion social sukuk
- Best ASEAN Sustainability SRI Sukuk (Cooperative) – Bank Kerjasama Rakyat Malaysia RM500 million dual-tranche sukuk

The Asset Benchmark Research Awards

- Top investment house for local currency bonds

The Star ESG Positive Impact Awards 2024

- Sustainable Products and Services (Silver)
- Innovative Partnerships (Silver)

The Digital Banker

- Best Customer Insights Initiative

The Asian Banker

- Best Customer Experience Initiative in Asia Pacific

Committed to Achieving Net Zero by 2050

Asian Banking & Finance Retail Banking Awards 2025

- Internal Environmental Initiative of the Year

The Star ESG Positive Impact Awards 2024

- Energy Efficiency (Silver)

Embedding Good Practices

Malaysia e-Payments Excellence Awards (“MEEA”) 2025

- Best E-Payments Bank Award
- National Scam Response Centre (“NSRC”) Vanguard of Vigilance Award

Enriching and Empowering Communities

The Star ESG Positive Impact Awards 2024

- Relations with Local Communities (Silver)

ESG Ratings 2025

We continue to demonstrate measurable improvements across key ESG ratings.

MSCI
ESG RATINGS



Improved from
'A' to 'AA'

CCC B BB BBB A AA AAA

S&P Global

Scored 47/100,
an increase from
46/100 in 2024



FTSE4Good

Scored 4.1,
an improvement
from 3.8 in 2024

* Social and Responsible Investment (“SRI”)

Sustainability Highlights

Sustainable and Responsible Finance



RM60 billion cumulatively mobilised in sustainable financial services.



63.4% of the RM1 billion allocation for the Sustainable Trade Finance Programme utilised.



>RM720 million in cumulative funding mobilised via the Low Carbon Transition Facility ("LCTF").



56% of cumulative sustainable financial services directed towards green activities.



RM5.4 billion cumulatively mobilised to support SMEs' sustainable and low-carbon transition.



>RM1.1 billion AUM¹ in Sustainable and Responsible Investment ("SRI") funds.

¹ Assets Under Management

Committed to Achieving Net Zero by 2050



13.2% reduction in financed emissions compared to our 2022 baseline.



>20% of total assets are in transition or climate-supporting* activities.



49% reduction in operational GHG emissions compared to our 2016 baseline.



12.5% of customers in transition categories have transitioned to climate-supporting* categories.



15 additional branches equipped with solar panels.



1.4 million kWh reduction in purchased electricity consumption following solar panel installation.

* Based on BNM Climate Change and Principle-based Taxonomy ("CCPT") classification

Embedding Good Practices



87% of procurement spending directed towards local suppliers.



39.9% women's representation in top and senior management positions.



100% operations assessed for corruption-related risks.



RM30.3 million invested in learning and development.



34.3 average training hours per employee.



17.7% reduction in paper consumption year-on-year.

Enriching and Empowering Communities



>10,000 students cumulatively engaged through RHB X-Cel Academic Excellence Programme.



>936,000 students cumulatively have benefitted from the RHB MySISWA programme.



>339,000 new-to-bank customers onboarded via RHB Access, digital inclusion via MBK/IBK¹.



>220,000 individuals reached through RHB Smart Money financial literacy programme.



>1,000 MSMEs cumulatively empowered through RHB #JomBiz.



>19,400 beneficiaries supported through RHB Touch Hearts 360.

¹ Mobile Banking/Internet Banking

Sustainability Milestones

Phase 1 (Pre-2022):

BUILDING FOUNDATIONS, EMBEDDING SUSTAINABILITY

Since 2016, sustainability has been systematically integrated into our business strategy, operations, and decision-making processes. During this formulative phase of our sustainability journey, we focused on embedding Environmental, Social, and Governance ("ESG") considerations across the Group, strengthening governance over ESG considerations, and enhancing internal capabilities to manage sustainability and climate-related risks and opportunities. Collectively, these progressive milestones built a strong foundation for responsible business practices and continue to create tangible value for our stakeholders.

[To learn more about our journey in establishing a strong sustainability foundation, please refer to our previous sustainability reports.](#)

Phase 2 (2022-2024):

DRIVING CHANGE, CREATING POSITIVE IMPACT

Between 2022 and 2024, in line with the Group's Together We Progress 2024 ("TWP24") corporate strategy, we enhanced our sustainability governance, expanded our sustainable finance offerings, advanced our climate commitments, and embedded responsible practices throughout our operations and value chain. This phase marked a period of acceleration, laying the groundwork for scalable, long-term impact, positioning RHB to drive meaningful progress for our customers, communities, and the broader financial ecosystem.

2022

- Established the Board Sustainability Committee ("BSC").
- Appointed a Group Chief Sustainability Officer.
- Introduced a Responsible, Accountable, Consulted, Informed ("RACI") Framework for the Board Committees to strengthen oversight on sustainability and climate-related matters.
- Business councils were consolidated into the Sustainable Business Council.
- The Group's Stance on Coal and the Group's No Deforestation, No Peat, and No Exploitation ("NPDE") Policy became effective.
- Completed the Group Climate Action Programme ("GCAP") Phase 1 and commenced GCAP Phase 2 to define our Pathway to Net Zero by 2050.

2023

- Increased our Sustainable Financial Services commitment from RM20 billion to RM50 billion.
- Formalised RHB's Pathway to Net Zero by 2050 and strengthened our climate risk management.
- Launched RHB's Sustainable Bond and Sukuk Framework.
- Integrated sustainability across our value chain with the RHB Insurance Sustainability Roadmap and the Supplier Code of Conduct.
- Launched collaboration with Tenaga Nasional Berhad ("TNB") to accelerate SMEs' low-carbon transition.
- Became a member of the United Nations Global Compact ("UNGC").

2024

- Alignment of our Sustainability Strategy and refined KPIs with PROGRESS27.
- Signed Malaysia's first Low Carbon Transition Facility ("LCTF") Portfolio Guarantee worth RM100 million.
- Completed all Group Climate Action Programme ("GCAP") initiatives and enhanced climate risk capabilities.
- Received the Platinum award for Sustainability Reporting in the 2024 National Annual Corporate Reporting Awards ("NACRA").

[To learn more about our journey in creating positive impact, please refer to our previous sustainability reports.](#)

Phase 3 (2025 onwards):

LEADERSHIP IN SUSTAINABILITY

2025 marked a shift toward accelerating execution and scaling impact. Building on the foundations established in earlier phases, we began implementing the Group’s refined Sustainability Strategy under PROGRESS27 to reinforce thought leadership, supported by clear, credible, and measurable Key Performance Indicators (“KPIs”).

To strengthen delivery, Group Sustainability was established as a standalone pillar within RHB Banking Group, following organisational realignment. This enhancement underscores the importance of sustainability for RHB, and will enable us to drive measurable progress across sustainable finance, climate action, social impact, and responsible business operations.

Enabling Responsible and Measured Transitions for Customers



Strengthened our ability to mobilise sustainable and transition finance with the launch of the Sustainable and Transition Finance Framework (“STFF”), which will be implemented in 2026. We also continued to innovate new sustainable finance products and solutions, to support our customers’ transition journeys.

[For further information, please refer to pages 63-73 of this Report.](#)

Collaborative Partnerships for Sustainable Action



Embarked on strategic partnerships with key customers, business partners, and industry associations, furthering our ambition of developing a thriving, innovative, and impactful sustainable finance ecosystem.

[For further information, please refer to pages 40-41 of this Report.](#)

Enhancing Customer Experience and Financial Inclusion



Financial products, services, and solutions introduced in 2025 enabled seamless and convenient banking for our customers. This included the launch of the new RHB Mobile Banking app, which featured Malaysia’s first banking app widget.

[For further information, please refer to pages 74-82 of this Report.](#)

Embedding Good Practices



Introduced the ESG Signature Programme, an intermediate-level programme to upskill our frontliners. Additionally, we continued to implement the Supplier Code of Conduct across our Malaysia and Singapore operations, to integrate sustainability-related considerations into our supply chain.

[For further information, please refer to pages 93-96, and 106-108 of this Report.](#)

Strengthening our Reporting Practices



Embarked on the Group’s journey towards compliance with the National Sustainability Reporting Framework (“NSRF”) and the adoption of International Financial Reporting Standards (“IFRS”) S1 and S2, to promote robust and transparent sustainability disclosures.

Sustainability Strategy and Roadmap

At RHB, our purpose extends beyond financial performance. We are committed to being a responsible and purposeful financial services provider that delivers meaningful, lasting impact. This year marks the beginning of our 2025-2027 corporate strategy, PROGRESS27, where sustainability continues to anchor how we operate, innovate, and create value for our stakeholders. By integrating sustainability and climate considerations into our business activities, operations, and decision-making processes, we have strengthened our environmental and social contributions, enhanced business resilience, and reinforced stakeholder confidence.

Under PROGRESS27, our sustainability efforts are guided by the Group's Sustainability Strategy and Roadmap, which provides a structured and disciplined approach to embedding sustainability into our business activities and operations. This ensures that long-term commitments are translated into tangible outcomes through focused priorities and meaningful actions.

PROGRESS27

RHB's Three-Year Corporate Strategy (2025-2027)

3 Strategic Objectives



Best in Service

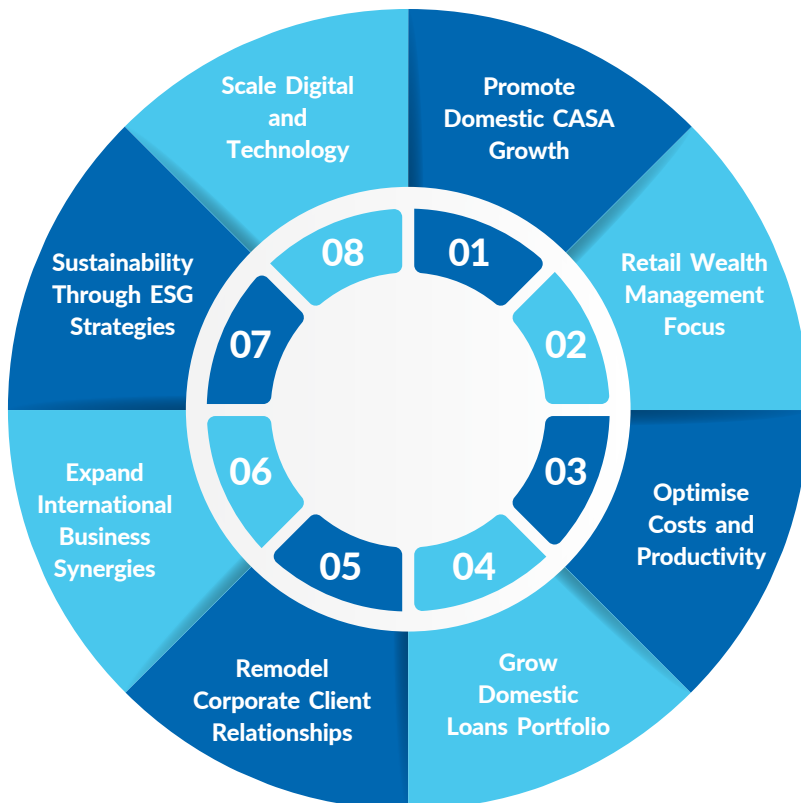


High Profitability



Responsible & Purposeful

Transformational Programmes



Group Sustainability Strategy and Roadmap

SUSTAINABILITY PURPOSE

To be a sustainably responsible financial services provider by promoting sustainable and inclusive growth, nurturing customers, employees, and communities, while upholding good governance to create value.

OUR ASPIRATIONS

Mobilise RM90 billion in Sustainable Financial Services by 2027

Achieve Carbon Neutral Operations by 2030, and Net Zero Emissions by 2050

Empower 2.5 million targeted individuals and businesses across ASEAN by 2027

Maintain 33.3% representation of women in top and senior management positions by 2027

Strategic Pillars

Focus Areas

Enablers

2026 Outlook

SUSTAINABLE & RESPONSIBLE FINANCE

Integrate ESG considerations into our business strategies and decision-making processes while nurturing customers and communities towards achieving sustainable growth.

COMMITTED TO ACHIEVING NET ZERO BY 2050

We continue to accelerate a just and responsible transition to a low-carbon economy, guided by the Group's Net Zero Strategy and long-term climate commitments.

EMBEDDING GOOD PRACTICES

Foster responsible practices and nurture a sustainable culture.

ENRICHING & EMPOWERING COMMUNITIES

Creating long-term positive impact, with a strong focus on supporting and nurturing children and youth.

Sustainable Financial Services

Create positive impacts through our lending, capital markets, wealth management, deposits, investment, asset management, and insurance businesses.

Financial Inclusion

Promote financial inclusion by providing access to financial products and services to individuals and businesses.

Advancing SMEs Towards Sustainable Business Practices

Nurture and support SMEs in their journey towards building a sustainable business.

Reduction of Financed Emissions

Reducing carbon emissions across five high-impact sectors within our portfolios.

Growth in Green Financial Services

Expanding Green Financial Services and supporting businesses with clear, credible transition plans toward carbon neutrality.

Low-Carbon Operations

Integrating sustainable and low-carbon practices across our operations to achieve Carbon Neutral Operations by 2030.

Ethics & Conduct

Uphold integrity, ethics and compliance through robust policies and practices.

People & Workplace

Promote employee development and nurture a fair, diverse and inclusive workforce.

Sustainable Supply Chain

Promote responsible and sustainable practices across the Group's supply chain.

Nurturing Future Generations

Promote growth and resilience in children and youth through holistic learning and self-development programmes.

Lifting Communities

Improve the lives of the vulnerable and underserved segments of the community through meaningful community engagement initiatives which include capacity building and skills development programmes.

GOVERNANCE

Robust sustainability and climate governance across the Group to drive decision-making and provide appropriate oversight of sustainability.

DATA & TECHNOLOGY

Leverage data and technology for monitoring and reporting to ensure reliability, credibility, and trust.

HUMAN CAPITAL & TRAINING

Attract, retain, and develop talent with the right skillsets and capabilities to support the Group's sustainability agenda.

PARTNERSHIP & ADVOCACY

Build trusted partnerships and continuously nurture others towards sustainable and low-carbon practices.

Looking ahead to 2026, we will build on the momentum gained in 2025; to broaden and deepen thought leadership and further elevate sustainable value creation for our stakeholders. Our focus will be on fostering responsible and measured transition, and capturing growth opportunities while strengthening resilience to longer-term sustainability and climate-related risks. Guided by clearly-defined strategic priorities, we will continue to broaden and deepen our sustainability efforts, enabling business growth without compromising our profitability or risk profile.

BROADENING OUR REACH

Scaling sustainable financial services and developing innovative product offerings.

Expanding partnerships and collaborations to catalyse innovation, unlock innovation opportunities, and extend ecosystem impact.

Increasing market presence and visibility to support wider adoption of sustainable finance solutions.

DEEPENING OUR IMPACT

Strengthening customer relationships through tailored products, solutions, and advisory support.

Driving sectoral decarbonisation and the adoption of sustainable business practices.

Enhancing value creation for stakeholders through mutually beneficial and long-term collaborations.

Sustainability Commitments and Scorecard

To measure and track the impact of our Sustainability Strategy and Roadmap, we have established a set of Sustainability Key Performance Indicators (“KPIs”) that are monitored and reported as part of our corporate strategy. These KPIs provide measurable milestones to guide implementation, supporting performance management and reinforcing accountability across the Group. In 2025, the Sustainability KPIs were refreshed in line with PROGRESS27, sharpening focus on priority areas that drive the greatest impact for the Group’s sustainability ambitions. As of December 2025, we are progressing on track or ahead of schedule across all Sustainability KPIs, reflecting disciplined execution and continued momentum in advancing our sustainability agenda. A summary of our key achievements is presented below.

Legend: (T) – Target (A) – Achievement

KPI 1: Mobilise RM90 billion in Sustainable Financial Services by 2027

Promoting sustainable development through our financing and lending, capital markets and advisory, wealth management, investment, and insurance businesses.

Sustainable Financial Services Mobilisation (RM)

Cumulative, since July 2021



- Launched the Sustainable and Transition Finance Framework to strengthen the Group’s capabilities to mobilise green, social, and transition finance.
- Embarked on collaborations with strategic partners, including PETRONAS, MRL, and Malaysia Forest Fund, to advance sustainable financial services.
- Continuously innovated sustainable finance products and solutions to address customers’ needs, including ESG Deposits, Islamic Sale and Buy Back Agreement (“SBBA”), and Sustainable Trade Finance Programme.

[For further information, please refer to pages 62-71 of this Report.](#)

KPI 2: Achieve Carbon Neutral Operations by 2030, and Net Zero by 2050

Enabling the just and responsible transition to a low-carbon economy, by reducing our financed emissions, driving growth in green financial services, and integrating sustainable and low-carbon practices into our own operations.

Operational Emissions Reduction¹ (%)

Against 2016 baseline year



Financed Emissions Reduction² (%)

Against 2022 baseline year



- Rolled out the Simplified Financed Emissions calculator and embarked on the Financed Emissions Automation and Efficiency project to improve data quality.
- 15 branches equipped with solar panels, bringing the cumulative total to 35 branches.

[For further information, please refer to pages 40-47 of this Report.](#)

¹ Covers Scope 1, Scope 2 and Scope 3 (Category 6) for Malaysian operations only.

² Covers financed emissions from five high-impact sectors only.

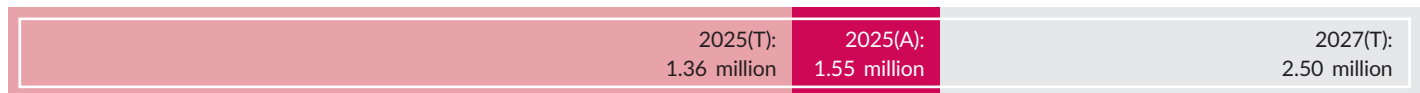
Legend: (T) – Target (A) – Achievement

KPI 3: Empower 2.5 million targeted individuals and businesses across ASEAN by 2027

Enriching and empowering communities by providing access to financial products and services to targeted individuals (students, youth, the underserved) and businesses (SMEs, microenterprises).

Empowerment of Targeted Individuals & Businesses

Cumulative, since January 2022



- Continued to encourage entrepreneurship and uplift SMEs through programmes such as RHB #JomBiz, BEST-BYOB, RHB Elevate, and RHB e-solutions.
- Empowered individuals with basic financial knowledge through financial literacy efforts, including RHB Touch Hearts 2025, and RHB Smart Money.
- Advanced financial accessibility and digital inclusion through the RHB Access initiative.

For further information, please refer to pages 110-120 of this Report.

KPI 4: Maintain 33.3% representation of women in top and senior management positions by 2027

Nurturing a fair, diverse, inclusive, and sustainable workforce.

Women's Representation in Top and Senior Management (%)



- Launched the Women Impact Network, the Group's first women's council and support network.
- Conducted strategic restructuring to refresh the Women in Leadership League ("WiLL") and Emerging Women Leaders ("EWL") programmes, to ensure more impactful outcomes for participants.

For further information, please refer to pages 102-103 of this Report.

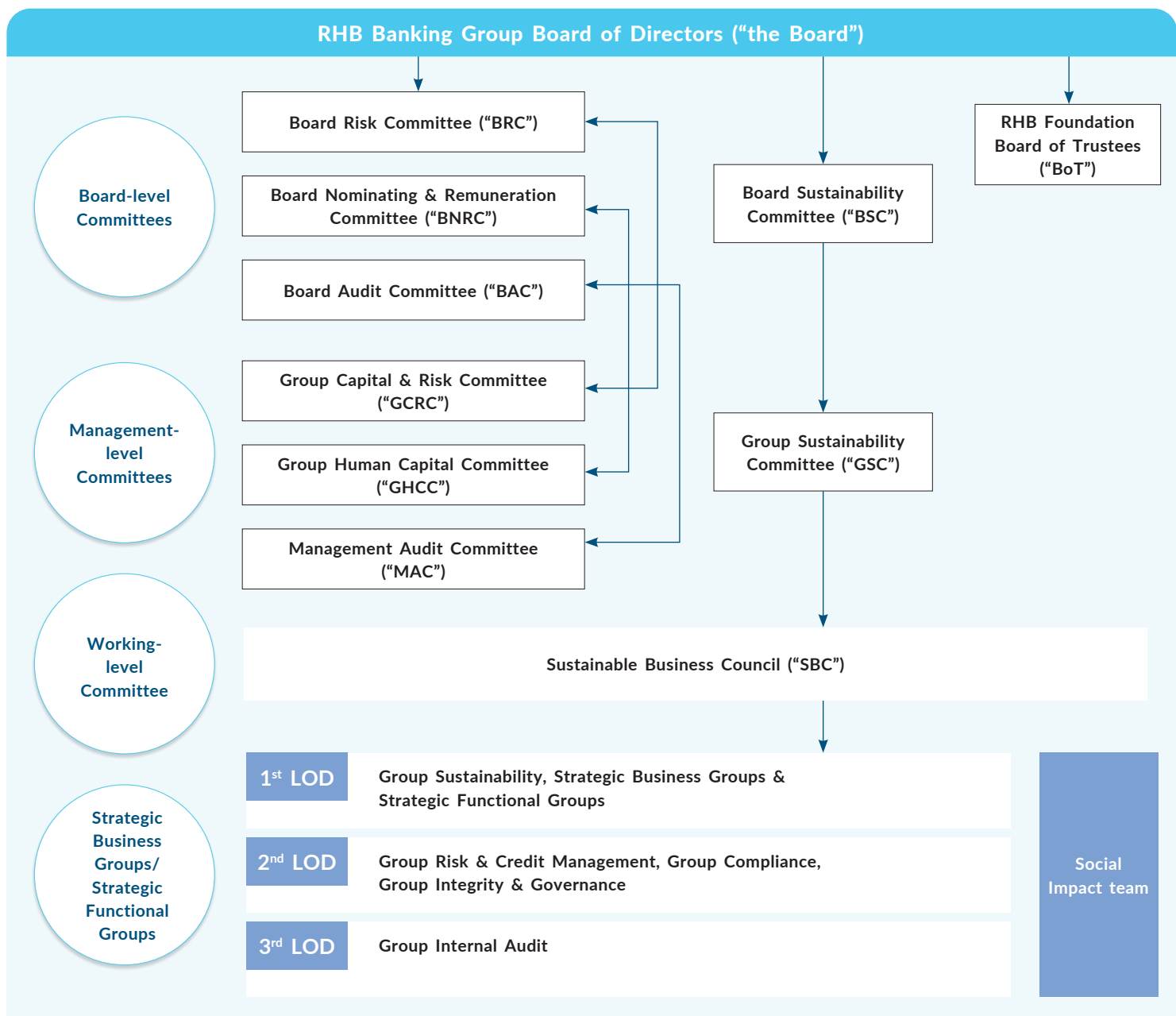
* This data has been externally assured. Please refer to the independent limited assurance report in our Online Sustainability Supplement 2025.

Sustainability and Climate Governance

At RHB, we recognise that robust governance on sustainability and climate-related matters is essential to our long-term resilience and success. As a financial institution, we play an important role in enabling the transition to a more sustainable and low-carbon economy. To support this responsibility, we have established a comprehensive sustainability governance structure that ensures clear oversight, accountability, and prudent management of sustainability and climate-related risks across our operations. Our governance approach is aligned with international standards, regulatory expectations, and recognised best practices, ensuring that sustainability considerations remain embedded in the Group’s strategy, business activities, and operations.

GOVERNANCE STRUCTURE FOR SUSTAINABILITY AND CLIMATE

Our sustainability and climate-related risks are governed through a structured, multi-tier framework spanning the Board, Board Committees, Group Senior Management, and key business and functional groups. The governance structure enables the Board and its committees to provide strategic direction and oversight, supported by management-level committees and working-level councils responsible for execution. Implementation is underpinned by the Three Lines of Defence model, ensuring clear accountability, effective risk management, and robust governance of the Group’s sustainability and climate agenda.



The duties and functions of the Committees are elaborated in subsequent sections of this Report.

BOARD OVERSIGHT OF SUSTAINABILITY

The Board holds ultimate responsibility for overseeing the Group's sustainability and climate agenda, ensuring such considerations are embedded within business strategy. The Board Sustainability Committee ("BSC") assists the Board in providing oversight of sustainability and climate-related matters, providing strategic direction on RHB's sustainability governance structure, and guiding the Group's sustainability strategy, aspirations, key focus areas, and priorities. As part of this, the BSC oversees the establishment of sustainability and climate-related targets for the Group, and monitors progress towards achieving them. Additionally, the Committee provides strategic direction and oversight on the management of sustainability and climate-related risks and opportunities.

The responsibilities of the BSC are set out in its Terms of Reference. To effectively discharge its duties, the BSC collaborates with the BRC, BNRC, and BAC, as and when required. The key responsibilities of the Board and Board-level committees in relation to sustainability governance are summarised below.

RHB Banking Group Board of Directors

The Board serves as the highest governing body, providing strategic direction and oversight of the Group's Sustainability Strategy and Roadmap, including climate-related priorities. The Board is responsible for setting clear objectives and ensuring that our strategies remain robust, effective, and aligned with regulatory requirements and stakeholder expectations.

Board Sustainability Committee ("BSC")

The BSC supports the Board by providing oversight of the Group's material sustainability and climate-related matters, including our sustainability and climate strategies and roadmap, sustainability governance, disclosures, and the development of related frameworks, policies, position statements, and stances.

Board Risk Committee ("BRC")

Supports the Board in overseeing the governance of risks across the Group, including sustainability and climate-related risks.

Board Nominating & Remuneration Committee ("BNRC")

Oversees the Group's Diversity, Equity, and Inclusion ("DEI") agenda, while ensuring sustainability and climate-related considerations are integrated into executive performance evaluations and remuneration policies.

Board Audit Committee ("BAC")

Oversees sustainability and climate-related audit findings from scheduled audits.

RHB Foundation Board of Trustees ("BoT")

Provides strategic direction to the RHB Foundation and oversees initiatives under the Enriching and Empowering Communities pillar of the Group's Sustainability Strategy and Roadmap, ensuring that programmes deliver meaningful and measurable social impact.

For further information on the Board Committees, including their membership composition, meeting attendance, and the number of meetings held in 2025, please refer to the RHB Integrated Annual Report 2025.

Sustainability and Climate Governance for the Group's Subsidiaries and Entities

To promote consistency in the implementation of RHB's sustainability agenda, we believe that effective sustainability governance must extend across all operating subsidiaries. We have established a Group-wide sustainability governance structure that integrates sustainability and climate-related considerations into each subsidiary/entity's business and operations, ensuring alignment with the Group's broader frameworks and policies. Sustainability and climate-related strategies, commitments, KPIs, and progress updates are presented to the Board and Board Committees of the respective subsidiaries, hence strengthening accountability across the Group.

For further information on the sustainability and climate-related matters deliberated at our subsidiaries' Board of Directors and Board Committees, please refer to pages 42-43 of our Online Sustainability Supplement 2025.

Sustainability and Climate Governance

RACI Framework for Board Committees

In 2023, RHB introduced a structured Responsible, Accountable, Consulted, and Informed (“RACI”) Framework to enhance the clarity and effectiveness of Board Committees’ roles in sustainability and climate governance. The Framework established clear accountability, decision-making responsibilities, and information flows, supporting robust oversight and management of sustainability and climate-related risks and opportunities.

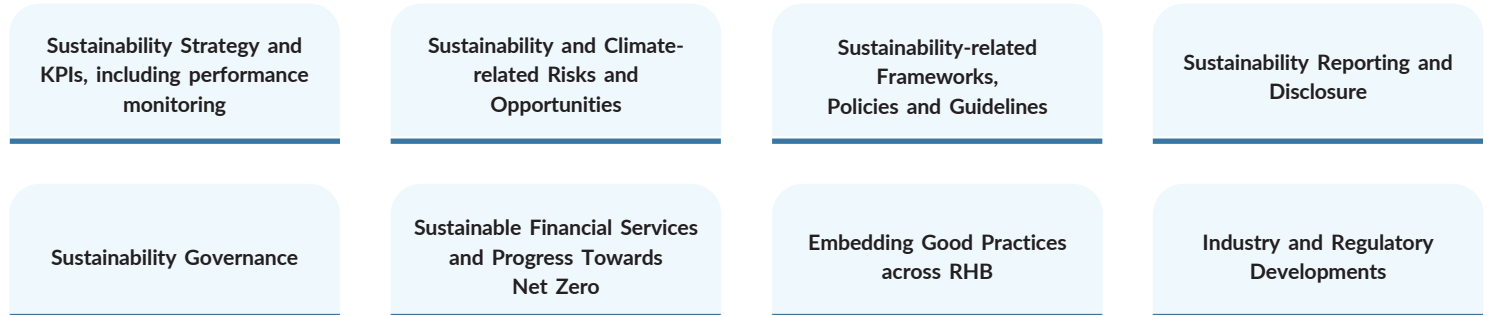
Roles/Deliverables	BNRC	BAC	BRC	BSC
Sustainability/ESG Risks & climate-related risks			R A	C I
Diversity, Equity, and Inclusion in the Workplace	R A			C I
ESG and climate-related audit findings arising from scheduled audits		R A		I
Post Approval Credit Review (“PACR”) observations on compliance to Group Credit Policy/Guidelines in relation to ESG and Climate matters		R	A C	I
ESG and climate-related regulatory compliance matters/issues			R A	C I
Review and assess the appointment/re-appointments of Board Sustainability Committee members for recommendation to the Board of Directors	R A			C I
Review and assess the appointment/re-appointments of Group Chief Sustainability Officer for recommendation to the Board of Directors	R		I	A
Review the quality of the Sustainability audits and assurance conducted by internal and external auditors		R A		C I
Approve and/or review Sustainability and climate-related strategies, policies, frameworks, and positioning			C	R A
Review and approve Sustainability Reports and other Sustainability and climate-related disclosures	I	I	I	R A
Review and approve New/Existing ESG-related products with material variations in product features, excluding products specifically for RHB Islamic Bank or RHB Investment Bank			R A	C I
Sustainability Culture and Capacity Building	I		I	R A
Sustainability Governance			C I	R A

Legend

Responsible
 Accountable
 Consulted
 Informed

Sustainability and Climate-related Deliberations at Board-level

The Board of Directors and the BSC receive quarterly updates from Management, enabling ongoing oversight of the Group's Sustainability Strategy and Roadmap, including progress on key initiatives. In 2025, the BSC convened five times to deliberate on material sustainability and climate-related matters. Key areas deliberated during the year included:



[For further information on the sustainability-related matters deliberated by the BSC and by other governance committees, please refer to our Online Sustainability Supplement 2025.](#)

As part of its deliberations, the BSC regularly considers both the actual and potential impacts of sustainability-related risks and opportunities on the Group and its stakeholders, including potential trade-offs arising from their management. In 2025, this was reflected, among others, in the development and approval of the Sustainable and Transition Finance Framework ("STFF"). The BSC reviewed the STFF's strategic relevance, risk implications, and alignment with the Group's business segments, and ensured that it underwent comprehensive internal review and external Second Party Opinion ("SPO") validation, strengthening its credibility, and mitigating potential greenwashing risks.

Board Effectiveness Evaluation

The Group remains committed to upholding the highest standards of corporate governance and ensuring that the Board continues to discharge its oversight responsibilities with effectiveness, independence, and strategic clarity. In line with this commitment, the annual Board Effectiveness Evaluation ("BEE") was conducted in 2025, to assess the performance of the Board, Board Committees, and individual directors, including the BSC. The BEE provides insights into the Board's strengths and areas for improvement, including sustainability-related matters. The outcomes support the Board in assessing whether it possesses the appropriate skills, experience, and competencies to provide robust oversight of the Group's sustainability and climate agenda.

Strengthening Board Expertise for Sustainability and Climate Management

As the sustainability landscape continues to evolve amid rising regulatory expectations and increasingly complex risks and opportunities, our Directors must remain equipped with the relevant knowledge and capabilities. The Group therefore emphasises targeted training and continuous development to strengthen the Board's oversight of sustainability and climate-related matters. In 2025, the Group's Directors participated in a range of sustainability and climate-related training programmes and forums, covering the areas listed below.

1. Sustainability governance, oversight, and leadership	4. Net Zero and decarbonisation strategy
2. Sustainability trends, industry developments, and regulatory expectations	5. Carbon Capture, Utilisation and Storage ("CCUS")
3. Integration of sustainability considerations into banking and investment	6. International Sustainability Standards Board ("ISSB") Sustainability Disclosure Standards

All members of the RHB Banking Group Board of Directors attended sustainability and/or climate-related training in 2025

[For further information on the sustainability and climate-related training attended by the Group's Directors, please refer to pages 42-43 of our Online Sustainability Supplement 2025.](#)

Sustainability and Climate Governance

STRATEGIC MANAGEMENT OF SUSTAINABILITY

The strategic management of sustainability and climate-related matters is driven by the Group's senior management. The Group Sustainability Committee ("GSC") steers the strategic implementation of initiatives aligned with the Group's Sustainability Strategy and climate agenda. Chaired by the Group Managing Director, the GSC comprises senior management representatives from key business and functional areas. The GSC provides quarterly updates to the BSC, including progress on sustainability initiatives, and updates on controls and processes used to manage sustainability and climate-related risks and opportunities.

Additionally, other management-level committees support the respective Board Committees in managing sustainability and climate-related matters within their areas of responsibility. The roles and responsibilities of key management-level committees are elaborated below:

Committee	Responsibilities
Group Sustainability Committee ("GSC")	<ul style="list-style-type: none"> Assists the Board and BSC in integrating sustainability and climate-related considerations into the Group's corporate strategy and decision-making process. Ensures the integration of sustainability and climate-related considerations into business strategy, operations, and risk management. Drives the strategic implementation of the Group's sustainability and climate-related efforts. Identifies and drives climate-related commercial opportunities in line with the Group's sustainability and climate action strategy.
Group Capital & Risk Committee ("GCRC")	<ul style="list-style-type: none"> Assists the BRC in providing management oversight of the Group's sustainability and climate-related risks.
Group Human Capital Committee ("GHCC")	<ul style="list-style-type: none"> Provides strategic management oversight to ensure that human capital strategies and initiatives align with the Group's Sustainability Strategy and Roadmap, including fostering inclusive growth and workforce development.
Management Audit Committee ("MAC")	<ul style="list-style-type: none"> Provides support to the BAC as required, including review of sustainability and climate-related audit findings from scheduled audits.

For further information on the sustainability-related matters deliberated by the GSC and other management-level committees, please refer to our Online Sustainability Supplement 2025.

Role of the Group Chief Sustainability Officer

At the management level, the Board has designated the Group Chief Sustainability Officer ("GCSO") to lead the management of sustainability and climate-related risks and opportunities across the Group. The GCSO plays a central role in driving the strategic integration of sustainability considerations into the Group's business activities, operations, and value chain, ensuring alignment with the Group's overall strategy and governance framework. Key responsibilities of the GCSO include:

- Leading the development and execution of the Group's Sustainability Strategy, in alignment with the Group's overall corporate strategy and objectives.
- Driving the integration of sustainability and climate practices across Strategic Business Groups ("SBGs") and Strategic Functional Groups ("SFGs"), embedding ESG considerations consistently across the Group.
- Ensuring compliance with applicable sustainability and climate-related regulations, frameworks, and reporting standards.
- Engaging internal and external stakeholders to support implementation and advance the Group's Sustainability agenda.
- Thought leadership and advocacy, to drive sustainability awareness and just transition in line with national priorities, to advance sustainable socio-economic development.
- Monitoring sustainability and climate performance through relevant metrics and KPIs, supporting transparent and credible disclosures.
- Overseeing the preparation and publication of the Group's Sustainability Reports and sustainability-related progress updates.
- Strengthening organisational capability and culture through sustainability capability-building initiatives that embed the integration of ESG principles into day-to-day business activities and operations.

Sustainability-Linked Remuneration

At RHB, sustainability-linked performance management is a core element of our governance approach, ensuring our leadership is accountable in driving the Group's sustainability and climate ambitions. Since 2022, our sustainability and climate-related Key Performance Indicators ("KPIs") have been embedded into the performance evaluations of the Group Managing Director and Group Senior Management, including the Group Chief Sustainability Officer. By incorporating these KPIs into leaders' Balanced Scorecards, individual remuneration is aligned with the Group's broader sustainability and climate strategy. This linkage strengthens ownership, supports disciplined execution, and reinforces the proactive management of sustainability and climate-related risks.

For further information on the Group's Sustainability KPIs, please refer to pages 18-19 of this Report.
For further information on Senior Management and Directors' remuneration, please refer to the RHB Corporate Governance Report 2025.

IMPLEMENTATION AND MONITORING OF SUSTAINABILITY INITIATIVES

Guided by the strategic direction established by the Board and Management, the Group's SBGs and SFGs are responsible for executing sustainability-related initiatives and monitoring progress against established targets.

Given the strategic importance of driving growth in sustainable financial services, the Group has established the Sustainable Business Council ("SBC") to coordinate and execute sustainable finance initiatives across all business segments. Comprising senior leaders from across all SBGs, the SBC meets every month to monitor progress and support delivery of the Group's Sustainability-related KPIs.

Sustainable Business Council

- Drives the Group's Sustainable Financial Services efforts, including the adoption of Value-Based Intermediation ("VBI") across the Group's business activities, covering Lending and Financing, Capital Market and Advisory, Investments, Asset Management, and Insurance.
- Strategically executes initiatives in support of the Group's key performance indicators ("KPIs"), and ensures the effective implementation of the relevant programmes and initiatives in line with the Group's Sustainability aspirations and climate strategy.

The integration of sustainability considerations into the Group's operations and supply chain is driven by SBGs and SFGs, covering areas such as ethics and conduct, environmental stewardship, people and workplace practices, and sustainable supply chain. Progress in these areas is monitored through established governance channels, including the GSC and BSC.

Role of Group Sustainability

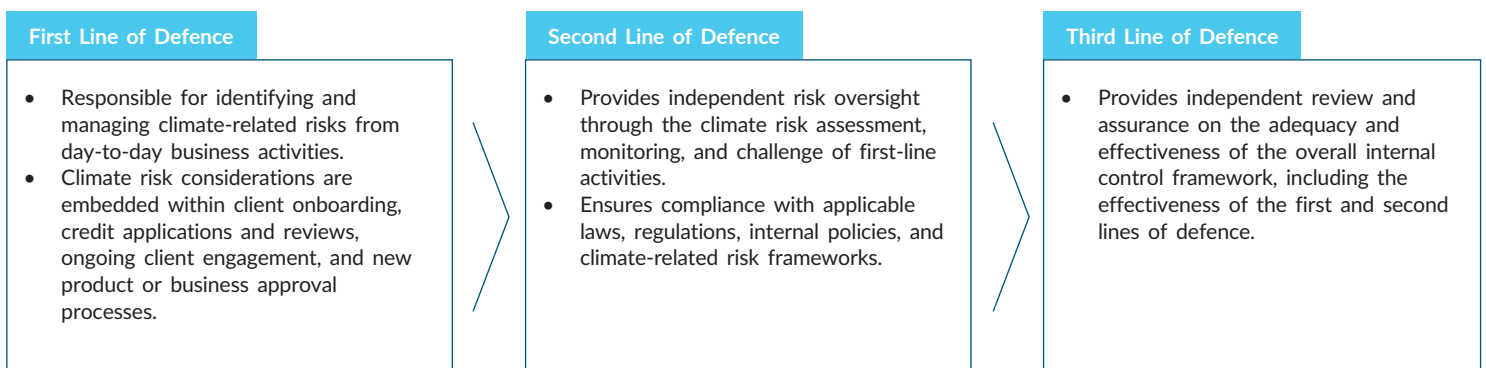
Recognising the growing importance of sustainability to the Group's strategy, Group Sustainability was established as a standalone department in 2025, consolidating the Group Sustainable Finance and Group Sustainability Strategic Management and Governance functions. This organisational enhancement strengthens the Group's ability to drive sustainable business growth while embedding sustainability considerations across our business activities and operations. Group Sustainability supports the GCSO in driving implementation across the Group, and serves as a centre of excellence for sustainability-related matters, including strategy execution, governance, capacity building, and reporting.

Climate Risk Management

The strategic management of climate-related risks is led by the Group Chief Risk Officer ("GCRO"). In managing climate-related risks, the GCRO is mainly supported by Group Climate Risk Management ("GCRM").

To strengthen the effectiveness of internal controls over sustainability and climate-related risks, RHB has adopted the Three Lines of Defence ("3LOD") model, which promotes clear oversight across SBGs and SFGs. Roles and responsibilities across the 3LOD are set out in the Group Climate Risk Management Framework ("GCRMF") and Group Climate Risk Management Policy ("GCRMP"), and summarised in the table below. The GCRMF and GCRMP ensure that climate-related risks are identified, assessed, and appropriately managed, thus strengthening RHB's long-term business resilience.

Key Responsibilities across the Three Lines of Defence for Climate Risk Management



RHB's Material Matters

To ensure our sustainability efforts remain effective, RHB adopts a structured and comprehensive approach to identify and prioritise sustainability-related risks and opportunities that are most relevant to our business and stakeholders. These material matters inform the Group's sustainability strategy and disclosures, ensuring attention is directed towards issues with the greatest potential influence on our operations, resilience, and long-term value creation.

DOUBLE MATERIALITY ASSESSMENT

In 2025, we enhanced our materiality approach by conducting a double materiality assessment. Building upon the impact materiality assessment conducted in 2023, we validated that our 14 material matters continued to remain relevant in light of global sustainability trends, regulatory developments, and applicable frameworks and standards.

Subsequently, we incorporated financial materiality considerations into our approach, evaluating how sustainability-related risks and opportunities could influence enterprise value, cash flow, access to capital, and cost of capital. The process considered the Group's business segments, key geographies, and value chain, ensuring relevance to the Group's strategy and operating environment.

Consideration of both outside-in and inside-out perspectives enables the Group to better identify risks, opportunities, and impacts, thus supporting more informed decision-making and strategic planning. Our approach aligns with International Financial Reporting Standards ("IFRS") S1 and the National Sustainability Reporting Framework ("NSRF"), providing RHB with a better understanding of how sustainability-related risks and opportunities may affect our financial performance, position, and business resilience across the short, medium, and long-term.

MATERIALITY ASSESSMENT PROCESS

Identification of Sustainability-related Risks and Opportunities

- The Group's 14 material sustainability matters were reviewed against relevant sustainability frameworks and standards, global sustainability trends, and local regulatory requirements. After confirming that these topics continued to be relevant for the Group, we assessed their financial materiality.
- These matters were mapped across the Group's business operations and value chain to identify potential sustainability-related financial risks and opportunities, informed by global trends, industry standards, and peer comparison.

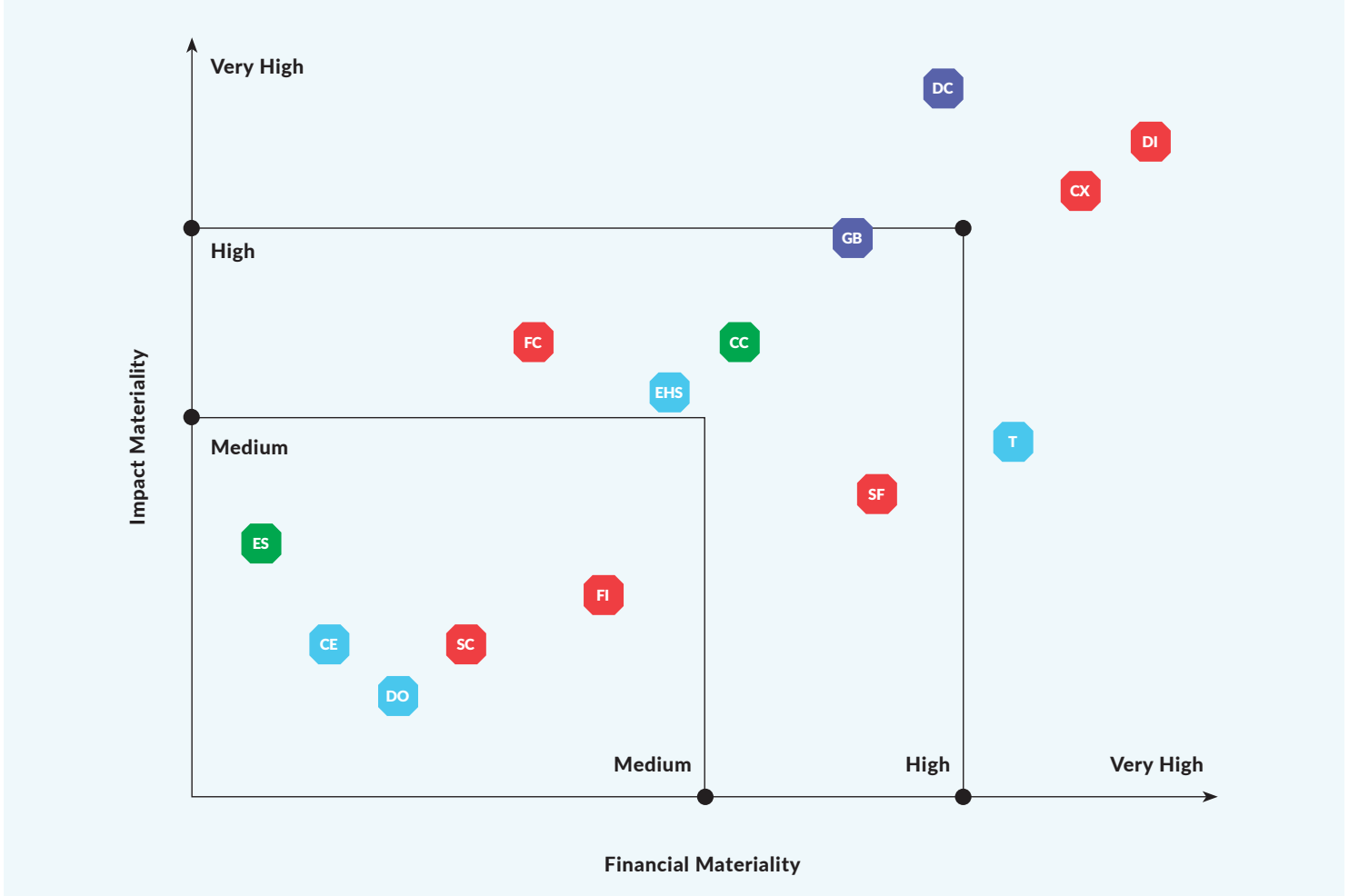
Assessment and Prioritisation

- Senior leaders from business and functional groups participated in a materiality assessment workshop, where the material matters were assessed and prioritised based on:
 - **Magnitude:** Potential financial impact and strategic relevance to the Group.
 - **Likelihood:** Probability of occurrence across different time horizons.
- Outputs informed the development of a preliminary double materiality matrix.

Validation and Governance Oversight

- The double materiality matrix was reviewed by the GSC and approved by the BSC.

2025 DOUBLE MATERIALITY MATRIX



ECONOMIC

- SF Sustainable Financial Services
- FI Financial Inclusion
- DI Digitalisation and Investment in Technology

- CX Customer Experience
- FC Fair Treatment of Financial Customers
- SC Sustainable Supply Chain

ENVIRONMENT

- CC Climate Change
- ES Environmental Stewardship

SOCIAL

- T Talent
- EHS Employee Health, Safety, and Wellness
- DO Diversity and Equal Opportunity
- CE Community Enrichment and Empowerment





























































GOVERNANCE





- GB Good Business Governance
- DC Data Protection and Cybersecurity

Key Updates for 2025

















































Sustainability matters rated as Very High priority	<ul style="list-style-type: none"> In 2025, sustainability matters rated as Very High Priority include Digitalisation and Investment in Technology, Data Protection and Cybersecurity, Customer Experience, and Talent. These priorities closely align with the Group’s PROGRESS27 corporate strategy, which emphasises digital enablement, service excellence and workforce readiness as key drivers of long-term competitiveness and resilience.
Sustainability matters rated as High priority	<ul style="list-style-type: none"> Sustainability matters rated as High Priority represent areas of significant risk and opportunity that require active management to support business resilience and stable financial performance. These included Good Business Governance, Climate Change, Sustainable Financial Services, Fair Treatment of Financial Customers, and Employee Health, Safety, and Wellness.
Sustainability matters rated as Medium priority	<ul style="list-style-type: none"> Sustainability matters rated as Medium Priority include Financial Inclusion, Environmental Stewardship, Sustainable Supply Chain, Diversity and Equal Opportunity, and Community Enrichment and Empowerment. While these matters have a comparatively lower direct financial impact, their effective management supports operational efficiency, cost optimisation, reputation, and long-term stakeholder trust.











RHB's Material Matters

	Good Business Governance  Prioritising good business conduct through regulatory compliance, ethical practices, robust governance, proactive risk management for corruption, fraud, money laundering, and anti-competition, while addressing human rights risks across our value chain.	Data Protection and Cybersecurity  Maintaining a secure digital infrastructure, continuously enhancing cybersecurity capabilities, and protecting the data privacy of our customers, employees, and stakeholders.	Sustainable Financial Services  Supporting businesses and customers' sustainability needs by offering financial products and services that create positive social and environmental impacts while managing ESG and climate-related risks across our lending, financing, capital markets, wealth management, investment, asset management, and insurance businesses.
RISKS	<ul style="list-style-type: none"> Non-compliance with regulatory requirements may result in fines, financial losses, and operational disruptions. Failure to meet regulatory and stakeholder expectations could damage the Group's reputation and erode trust. A lack of integrity, accountability, and transparency within the organisational culture increases exposure to governance risks and potential misconduct. 	<ul style="list-style-type: none"> Data breaches and cybersecurity incidents could compromise sensitive information, erode stakeholder trust, and result in reputational and financial losses. Inadequate data protection measures may disrupt business continuity and daily operations, leading to reduced efficiency and customer dissatisfaction. Non-compliance with data protection regulations may result in penalties, legal action, and reputational harm. 	<ul style="list-style-type: none"> Limited support for customers in transitioning to sustainable practices may weaken relationships and hinder growth in high-emitting key sectors. Failure to integrate ESG considerations into business and decision-making could affect the Group's reputation, limit access to sustainable financing, and reduce competitiveness in the market.
OPPORTUNITIES	<ul style="list-style-type: none"> Enhancing operational resilience through robust governance frameworks, policies, and guidelines. Strengthening trust among stakeholders by upholding a culture of ethics and integrity. Robust governance reinforces RHB's reputation as a responsible and credible financial institution, which may attract investors and customers. 	<ul style="list-style-type: none"> Strengthening cybersecurity measures ensures uninterrupted business operations and enhances resilience against potential threats. Proactively safeguarding data improves customer confidence and reduces the likelihood of disruptions. Adhering to data protection regulations minimises compliance risks and enhances operational efficiency through structured data management practices. 	<ul style="list-style-type: none"> Enhancing support for customers' sustainability transition, thus nurturing long-term partnerships and deepening customer loyalty. Proactively embedding ESG principles into strategies enhances compliance with regulatory frameworks, fosters stronger relationships with ESG-conscious investors, and secures access to green financing opportunities.
Our Response	<i>Ethics and Conduct, pages 82-87</i>	<i>Data Protection and Cybersecurity, pages 79-80</i>	<i>Enabling Transition through Sustainable Financial Services, pages 62-71</i>
Strategic Pillars	 		  
Sustainability Pillars			
Capitals	  	   	  
Stakeholders	      	      	      
Key Risks	   	   	
SDGs			     

Financial Inclusion FI Empowering consumers with the ability to make sound financial decisions and meaningfully participate in the financial system by providing underserved individuals and businesses with affordable and inclusive products and solutions, as well as appropriate financial literacy education.	Digitalisation and Investment in Technology DI Leveraging technology investments to seize opportunities, mitigate risks, deliver innovative products, and drive customer digital adoption.	Customer Experience CX Delivering service excellence aligned with RHB's Customer Service Charter, earning customer trust through competitive, innovative products.	Fair Treatment of Financial Customers FC Ensuring fair treatment of customers in all interactions by providing accurate, clear, and easily understandable information about our products and services.
<ul style="list-style-type: none"> Missed opportunities to engage and support underbanked communities may result in loss of business growth and social impact potential. Limited outreach to underserved groups may result in perceptions of inequity, potentially affecting customer and broader stakeholder relationships. Failure to align with the national development and financial inclusion agenda could undermine the Group's reputation and stakeholder trust. 	<ul style="list-style-type: none"> Loss of competitiveness due to outdated technology or inadequate digital capabilities. Disruption to business operations and customer services from inadequate technology investments. Overlooking or underinvesting in critical technology enhancements could result in operational inefficiencies, service disruptions, and inability to meet evolving customer expectations. 	<ul style="list-style-type: none"> Poor customer relationship management negatively impact the Group's reputation. Inability to retain customers may lead to financial losses and negatively impact revenue generation. 	<ul style="list-style-type: none"> Non-compliance with regulatory requirements may result in financial penalties, operational disruptions, and reputational damage. Mis-selling products and services could erode customer trust, damage the Group's reputation, and result in potential regulatory actions.
<ul style="list-style-type: none"> Enhancing the Group's reputation as a responsible and inclusive financial services provider. Attracting new customers from underserved communities by expanding the inclusivity and accessibility of banking products and services. 	<ul style="list-style-type: none"> Strengthening our competitive edge by adopting cutting-edge technologies and innovative digital solutions. Ensuring uninterrupted operations and business continuity through robust technology investments. Strengthening operational resilience and achieving cost efficiencies through automation and optimisation. 	<ul style="list-style-type: none"> Attracting and retaining new customers. Further improving customer satisfaction, through enhanced customer experience and service delivery. Strengthening our competitive advantage and market differentiation by making everyday banking experiences more seamless and accessible for customers. 	<ul style="list-style-type: none"> Enhancing long-term brand equity by adopting fair dealing and responsible marketing practices. Deepening customer trust and loyalty by providing transparent and ethical financial solutions, thus strengthening relationships across market segments.
<i>Enriching and Empowering Communities, pages 108-120</i>	<i>Digitalisation and Investment in Technology, pages 78-79</i>	<i>Prioritising Customer Trust and Experience, pages 72-80</i>	<i>Prioritising Customer Trust and Experience, pages 72-80</i>
BS RP	BS HP	BS HP	BS RP
SRF EEC	SRF	SRF	SRF
FC SRC	FC IC MC SRC	FC IC MC SRC	FC SRC
CU EM CO SS BP	CU RE BP CO	CU FI BP	EM CU RE RA
SR	TCR RR OR	OR RR	RNC SNC RR
			

RHB's Material Matters

	Sustainable Supply Chain  Instilling responsible, ethical, fair, and transparent procurement practices while promoting sustainability across our supply chain.	Climate Change  Supporting our customers' transition to a low-carbon economy by managing climate-related risks and opportunities, advocating for climate adaptation and mitigation, and reducing operational GHG emissions, aligned with our commitment to carbon neutrality by 2030 and Net Zero emissions by 2050.	Environmental Stewardship  Advocating responsible use of resources and promoting eco-efficient practices in materials, energy, water consumption, and waste management to minimise environmental impact.
RISKS	<ul style="list-style-type: none"> Business operations may face financial disruptions due to high-risk suppliers and service providers. Reputational damage may result from being associated with suppliers and service providers who neglect to address their ESG risks. 	<ul style="list-style-type: none"> Insufficient climate risk management may result in elevated losses from stranded assets, impairments, and increased default rates, particularly in carbon-intensive sectors. Neglecting government directives for a low-carbon economy leads to reputational damage and loss of potential business opportunities. Climate-related disruptions, such as extreme weather events, may impact operations, supply chains, and infrastructure, leading to increased costs and reduced operational resilience. 	<ul style="list-style-type: none"> Inefficient resource management could lead to an impact on service delivery quality such as slower turnaround times. Irresponsible resource use may result in wastage, increased costs, and adverse environmental impacts, thereby affecting RHB's reputation and stakeholder trust.
OPPORTUNITIES	<ul style="list-style-type: none"> Strengthening business resilience and operational efficiency through improved partnerships with our suppliers. Improving stakeholder confidence and trust in RHB by building a responsible supply chain that is aligned to RHB's sustainability ambition. 	<ul style="list-style-type: none"> Deepening customer relationships and unlocking long-term partnership opportunities by helping customers manage their low-carbon transition. Strengthening market positioning and credibility through innovative, climate-focused products and solutions, thus enhancing market competitiveness. Embedding energy-efficient and climate-resilient practices enhances operational resilience, reduces costs, and supports business continuity. 	<ul style="list-style-type: none"> Enhancing operational efficiency and reducing operating costs by optimising energy, water, and resource consumption. Demonstrating strong environmental stewardship positions RHB as a frontrunner in sustainability, attracting eco-conscious customers and investors.
Our Response	<i>Responsible and Sustainable Supply Chain Management, pages 104-106</i>	<i>Committed to Achieving Net Zero by 2050, pages 38-60</i>	<i>Managing our Direct Environmental Impact, page 107</i>
Strategic Pillars	 	 	
Sustainability Pillars			
Capitals	 	   	  
Stakeholders	  	     	  
Key Risks		    	 
SDGs	 	    	

Talent T Cultivating talent through continuous learning, optimised management, and employee engagement, fostering a future-proof, high-performance culture where employees are proactive, innovative, and take ownership of their work.	Employee Health, Safety, and Wellness EHS Prioritising efforts to improve the physical, mental, and emotional well-being of RHB's employees as well as promoting work-life balance to enhance overall engagement and productivity.	Diversity and Equal Opportunity DO Fostering a diverse and inclusive workplace by providing equal opportunities across gender, age, ethnicity, disability, and nationality, while embedding Diversity, Equity, and Inclusion ("DEI") in our practices and decision-making.	Community Enrichment and Empowerment CE Creating a positive impact in our communities through education, economic development, social welfare, and capacity-building initiatives, including skills development programmes.
<ul style="list-style-type: none"> High turnover rates and challenges with employee retention disrupt business stability, reduce productivity, and create operational inefficiencies. Limited access to skilled talent and slow adaptation to industry trends may hinder competitiveness and compromise the achievement of strategic objectives. 	<ul style="list-style-type: none"> Insufficient focus on employee health, safety, and wellness may result in increased absenteeism, reduced productivity, and lower engagement. A lack of measures to ensure workplace safety could lead to accidents or incidents, thereby impacting employee morale and the Group's reputation. 	<ul style="list-style-type: none"> Lack of DEI within the workforce limits diversity of perspectives, reducing innovation, and problem-solving capacity. Challenges in attracting skilled talent from underrepresented groups may lead to missed growth opportunities and a less inclusive workplace culture. Difficulty building connections with customers from diverse backgrounds may hinder efforts to expand into new market segments and meet evolving customer needs. 	<ul style="list-style-type: none"> Inadequate engagement with local communities may damage RHB's reputation and weaken our standing as a trusted financial institution and our social license to operate. Loss of trust among communities where we operate could reduce customer loyalty and hinder our ability to expand our market presence.
<ul style="list-style-type: none"> Accelerating progress towards strategic business goals by ensuring our workforce is equipped with the right skills and capabilities. Strengthening our competitive advantage and driving the development of innovative products and solutions by attracting and nurturing top talent. 	<ul style="list-style-type: none"> Strengthening employee morale and driving improved business outcomes by prioritising employee health and well-being. Strengthening the Group's reputation as an employer of choice by establishing a safe and supportive work environment that fosters trust, reduces workplace risks, and supports employees' overall wellness. 	<ul style="list-style-type: none"> Enhancing innovation, creativity, and better decision-making by nurturing diverse perspectives across the workforce. Improving our ability to attract top talent from diverse backgrounds and creating a more dynamic and inclusive organisational culture. Building connections with diverse customers and market segments expands business opportunities and strengthens brand loyalty. 	<ul style="list-style-type: none"> Enhancing RHB's reputation as a responsible and purposeful financial services provider by implementing targeted community programmes focused on education, economic development, and social welfare. Strengthening our social license to operate and improving customer perception and loyalty through community empowerment efforts.
<i>Building Best-in-Class Talent, pages 88-96</i>	<i>Championing Employee Health, Safety and Wellness, pages 97-100</i>	<i>Promoting Diversity, Equity and Inclusion, pages 101-103</i>	<i>Enriching and Empowering Communities, pages 108-120</i>
BS RP	BS RP	RP	RP
EGP	EGP	EGP	EEC
FC NC SRC	FC HC IC SRC	HC IC SRC	HC SRC
EM AN	EM AN	EM RA	CU CO
SR OR	SR OR	SR	RR
 	 	  	  

Stakeholder Engagement and Thought Leadership

We actively engage with key stakeholders through structured, ongoing channels to understand their perspectives, expectations, and concerns. By integrating these insights into our strategic decisions, we build trust, strengthen relationships, and create lasting value for both our stakeholders and our business.

For further information on our stakeholder engagement activities, please refer to our Integrated Annual Report 2025.

Legend: ● Annual ● Throughout the year

BD BOARD OF DIRECTORS

WHY WE ENGAGE

Facilitates robust oversight of strategy, financial resilience, risk management, and governance standards. Through active deliberation and exercise of independent judgement, the Board steers sustainable value creation, reinforces accountability, and strengthens stakeholder confidence in the Group's long-term performance and corporate integrity.

KEY CONCERNS RAISED

- Balance sheet sustainability and funding stability, supported by strong capital, asset quality, and liquidity.
- Robust governance, accountability, and risk management, underpinned by effective Group-wide oversight.
- Effective risk management frameworks to identify and respond to emerging, evolving, and cross-border risks.
- Talent development and management, including succession planning, and strengthening employee competencies and capabilities.

HOW WE ENGAGE AND FREQUENCY OF ENGAGEMENT

- Board and Board Committee meetings ●
- Board training and capability building sessions ●
- Internal and external corporate events ●
- Offsite meetings ●

OUR RESPONSE

- Conducted regular financial and capital reviews to support timely and comprehensive oversight of capital adequacy, liquidity resilience, and asset quality.
- Strengthened governance and risk oversight through reviews of risk appetite, Board and committee effectiveness, and our Three Lines of Defence.
- Enhanced the Group's risk management framework to effectively identify, monitor, and respond to emerging and evolving risks.

CU CUSTOMERS

WHY WE ENGAGE

Enables the Group to anticipate and respond to evolving expectations for seamless, secure, and accessible banking experiences. We engage customers as partners – not merely service recipients – to collaborate and create meaningful financial solutions that enhance lives, strengthen financial resilience, and reinforce long-term value. Engaging customers effectively ensures that RHB remains relevant, competitive, and trusted.

KEY CONCERNS RAISED

- Expectations for seamless, secure, and reliable banking experiences, particularly online and mobile.
- Protection against cybersecurity threats, financial fraud, and data privacy breaches.
- Timely and efficient loan and financing approval processes.
- Trade processing turnaround time, ease of use, range of services, and features across digital platforms.
- Competitive returns on savings amid economic uncertainty.
- Broader branch coverage for enhanced accessibility.

HOW WE ENGAGE AND FREQUENCY OF ENGAGEMENT

- Physical and digital touchpoints ●
- Dedicated channels for service resolution, customer advocacy, and feedback ●
- One-to-one engagements ●
- Customer networking events ●

OUR RESPONSE

- Standardised the Customer Experience framework to ensure consistent service delivery across all channels.
- Established robust communication channels for fraud prevention and data privacy protection, supported by 24/7 security monitoring and incident response systems.
- Implemented comprehensive digital platforms and solutions for enhanced customer experience and fraud management.
- Launched the Deposit and Loan campaign with competitive rates.
- Undertook sourcing to improve the trade system.
- Enhanced focus on larger commercial and corporate clients.

EM EMPLOYEES

WHY WE ENGAGE

To align the Group's PROGRESS27 strategy with workforce capabilities, strengthen ownership of RHB's purpose, values and performance expectations, and foster a high-performing, inclusive, and future-ready culture. Through continuous and meaningful engagement, we aim to build critical skills and leadership capabilities, enhance employee experience and well-being, and empower our people to drive sustainable growth, productivity, and long-term value creation.

KEY CONCERNS RAISED

- Building future-ready capabilities and culture reinforcement.
- Ensuring a relevant and competitive Employee Value Proposition.
- Improving efficiency through technology-enabled employee experiences.

HOW WE ENGAGE AND FREQUENCY OF ENGAGEMENT

- Internal digital and virtual communication platforms ●
- Leadership engagement sessions ●
- Employee feedback and grievance channels ●
- Internal events and wellness initiatives ●
- Annual Employee Engagement Survey ("EES") and Internal Customer Effectiveness Survey ("ICES") ●

OUR RESPONSE

- Launched RHB Core Competencies and refreshed PRIDE Values.
- Enhanced the Employee Value Proposition ("EVP") to align with RHB's purpose and PROGRESS27.
- Continued adopting progressive digital enhancements to support productivity, consistency, and informed workforce decision-making.

SI SHAREHOLDERS & INVESTORS

WHY WE ENGAGE

Shareholders and investors play a vital role in driving sustainable growth. In supporting this, the Group provides timely and transparent disclosures to enable informed investment decisions. Consistent engagement reinforces confidence in our governance, strategy and financial resilience, strengthens shareholder trust, ensures continued access to capital, and supports long-term value creation.

KEY CONCERNS RAISED

- Earnings and dividends outlook, future strategic priorities, and updates on the Group's PROGRESS27 corporate strategy.
- Advancements in the Group's sustainability journey, including the financial impacts of ESG risks and opportunities.
- Corporate governance and risk management practices.
- Limited opportunity to attend physical AGMs.
- Lack of shareholder participation during general meetings.

HOW WE ENGAGE AND FREQUENCY OF ENGAGEMENT

- Annual General Meeting ("AGM") ●
- Integrated Annual and Sustainability reports ●
- Results announcements ●
- Investor meetings and briefings ●
- Roadshows, conferences, and roundtables ●
- Bursa Malaysia announcements ●
- Digital communications ●

OUR RESPONSE

- Conducted regular engagements with shareholders and investors to share updates on the Group's financial performance, strategic priorities, and headway under PROGRESS27.
- Maintained a robust sustainability governance structure with transparent reporting on sustainability achievements and the financial implications of ESG initiatives.
- Reinforced corporate governance and financial crime compliance, encompassing anti-bribery, anti-corruption and Anti-Money Laundering/Counter-Financing of Terrorism ("AML/CFT").
- Conducted hybrid AGMs to enhance accessibility and convenience for shareholders.
- Provided ample time for shareholders to raise questions during general meetings.

RE REGULATORS

WHY WE ENGAGE

To ensure full compliance with applicable laws, regulatory standards, and supervisory requirements across all entities. Through transparent and timely engagement, we uphold strong governance and ethical conduct, while proactively addressing evolving regulatory expectations and emerging compliance risks.

KEY CONCERNS RAISED

- Inadequate understanding of compliance requirements may result in unintended non-adherence to policies and increased organisational risk.
- Without robust risk assessments, potential compliance breaches may go undetected, exposing the Group to fines or reputational damage.

HOW WE ENGAGE AND FREQUENCY OF ENGAGEMENT

- Supervisory engagements and meetings ●
- Regulatory submissions and updates ●
- Regulatory briefings, workshops, and industry dialogues ●
- Industry and regulatory working groups, forums, and conferences ●

OUR RESPONSE

- Conducted targeted training programmes and regular communications to foster a culture of accountability and embed compliance into daily operations.
- Performed regular risk assessments and compliance reviews to prioritise high-risk areas and implement mitigation plans with clear ownership and follow-up procedures.

CO COMMUNITIES

WHY WE ENGAGE

Advance financial inclusion, support social mobility, and strengthen resilience among underserved and vulnerable segments. Our approach focuses on addressing gaps in access, affordability, and capability through structured programmes, partnerships, and responsible banking practices.

KEY CONCERNS RAISED

- Limited access to affordable financial services and financial capability support.
- Barriers to education and skills development among underserved groups.
- Challenges faced by micro-businesses in accessing financing, knowledge, and growth opportunities.
- Limited access to essential financial services and emergency financial assistance during and after natural disasters.

HOW WE ENGAGE AND FREQUENCY OF ENGAGEMENT

- Collaborations for community programmes ●
- On-ground and virtual engagement activities ●
- Digital and online communications ●

OUR RESPONSE

- Strengthened stakeholder trust and brand reputation driven by consistent and measurable social impact outcomes.
- Expansion of the customer franchise through deeper engagement with underserved and emerging segments.
- Enhanced organisational credibility through responsible banking practices that support community resilience.
- Reinforced positioning as a purpose-led financial institution contributing to sustainable, long-term value creation.

Stakeholder Engagement and Thought Leadership

SI SUPPLIERS AND SERVICE PROVIDERS

WHY WE ENGAGE

Promote practices that strengthen our operational resilience and efficiency, ensuring that our business is supported by partners who uphold sustainable and ethical standards.

KEY CONCERNS RAISED

- User-friendliness of RHB's e-procurement system.
- Policies and requirements affecting vendor eligibility, including expectations around sustainable procurement.
- Protection of confidential information within contracts and business arrangements.

HOW WE ENGAGE AND FREQUENCY OF ENGAGEMENT

- Procurement and tender processes ●
- Supplier feedback mechanisms ●
- Communication on supplier standards and expectations ●

OUR RESPONSE

- Continuously enhanced the e-procurement system to improve its functionality, ease of use, and efficiency.
- Offered support through guidance and knowledge-sharing sessions to help suppliers better understand procurement processes and requirements.
- Delivered training for vendors and suppliers – including Anti-Bribery and Corruption Awareness – as part of RHB's supplier development efforts.
- Strengthened confidentiality protections by embedding clear confidentiality clauses in contracts and providing ongoing assurance to suppliers.

FI FINANCIAL INDUSTRY PEERS

WHY WE ENGAGE

Foster collaboration, exchange insights, and promote best practices that strengthen the resilience and competitiveness of the financial sector. Through active participation in industry platforms, we support innovation, advance sustainability agendas, and contribute to responsible market development.

KEY CONCERNS RAISED

- Evolving ESG and climate-related regulatory requirements.
- Rising cybersecurity threats, fraud risks, and scams affecting the financial ecosystem.

HOW WE ENGAGE AND FREQUENCY OF ENGAGEMENT

- Participation in industry forums, conferences, working groups, and associations ●

OUR RESPONSE

- Established robust frameworks, policies, and guidelines to mitigate ESG risks.
- Strengthened industry collaboration and knowledge-sharing initiatives to address cybersecurity threats and financial crime risks.

BP BUSINESS PARTNERS

WHY WE ENGAGE

To create shared value, enhance resilience, and expand market reach through strategic collaboration. These partnerships strengthen our ecosystem, support sustainable growth, and enable the delivery of innovative financial solutions across retail, commercial, and investment banking segments.

KEY CONCERNS RAISED

- Alignment of business strategies with key strategic priorities.
- Need for stronger collaboration and stakeholder engagement to drive economic growth and transition to a sustainable, low-carbon economy.
- Expanding influence through joint advocacy initiatives.
- Uncertainty from global trade policies affecting businesses and capital markets in emerging economies.

HOW WE ENGAGE AND FREQUENCY OF ENGAGEMENT

- Periodic meetings and discussions ●
- Industry forums and events ●
- Digital communications ●

OUR RESPONSE

- Maintained active participation in industry associations and business chambers to strengthen collaboration and shared advocacy.
- Embarked on strategic, mutually-beneficial collaborations to drive sustainable business growth.

RA RATING AGENCIES

WHY WE ENGAGE

Ensure transparent, timely, and comprehensive disclosure of our financial performance, capital position, asset quality, and risk management practices. Proactive engagement supports accurate credit assessments, reinforces market confidence, and sustains our ability to access debt capital efficiently.

KEY CONCERNS RAISED

- Transparency and accuracy of financial disclosures, including capital structure, asset quality, and liquidity to maintain investor confidence.
- Effectiveness of corporate governance practices, focusing on compliance, risk management, and internal controls.
- Clarity and progress of sustainability initiatives, including how ESG risks and opportunities affect financial performance and strategy.

HOW WE ENGAGE AND FREQUENCY OF ENGAGEMENT

- Credit rating engagements ●
- Sustainability and financial disclosures ●
- Direct engagement channels ●

OUR RESPONSE

- Provided detailed disclosures on capital adequacy, asset quality, and liquidity in reports to ensure transparency and foster investor trust.
- Strengthened governance practices and ensured alignment with industry best practices to reinforce trust.
- Maintained regular engagement with stakeholders on RHB's sustainability journey, including providing details on the financial impacts of ESG risks and opportunities.

AN ANALYSTS

WHY WE ENGAGE

Ensure timely, transparent, and comprehensive communication of our financial performance, strategic direction, and growth outlook. Consistent engagement supports informed research coverage, strengthens market understanding of our business fundamentals, and reinforces investor confidence.

KEY CONCERNS RAISED

- The Group's ability to adapt its strategy to evolving market conditions and industry trends.
- Accuracy and reliability of financial guidance in meeting investor and regulatory expectations.

HOW WE ENGAGE AND FREQUENCY OF ENGAGEMENT

- Investor relations briefings ●
- Financial disclosures ●
- Direct engagement channels ●

OUR RESPONSE

- Provided regular updates on strategic priorities and alignment with prevailing market trends to demonstrate adaptability and resilience.
- Delivered consistent financial disclosures, data insights, and performance tracking to enhance transparency and reliability.

ME MEDIA

WHY WE ENGAGE

To promote accurate, timely, and balanced reporting of our financial performance, strategic priorities, and sustainability initiatives. Proactive media engagement strengthens transparency, reinforces public trust, and leverages media platforms to reach a broader set of stakeholders.

KEY CONCERNS RAISED

- Accuracy and timeliness of information shared with the media.
- Consistency in communication to ensure balance reporting.
- Access to RHB's key updates on performance and sustainability.
- Responsiveness during crisis or urgent developments.

HOW WE ENGAGE AND FREQUENCY OF ENGAGEMENT

- Media relations and briefings ●
- Digital and online communications ●

OUR RESPONSE

- Provided regular updates and media briefings to ensure accurate and timely dissemination of information.
- Maintained clear and consistent messaging across all communication channels.
- Facilitated proactive media engagement to ensure transparency on key initiatives.
- Strengthened collaboration through featured stories and exclusive interviews.

Stakeholder Engagement and Thought Leadership

THOUGHT LEADERSHIP AND EXTERNAL ENGAGEMENTS

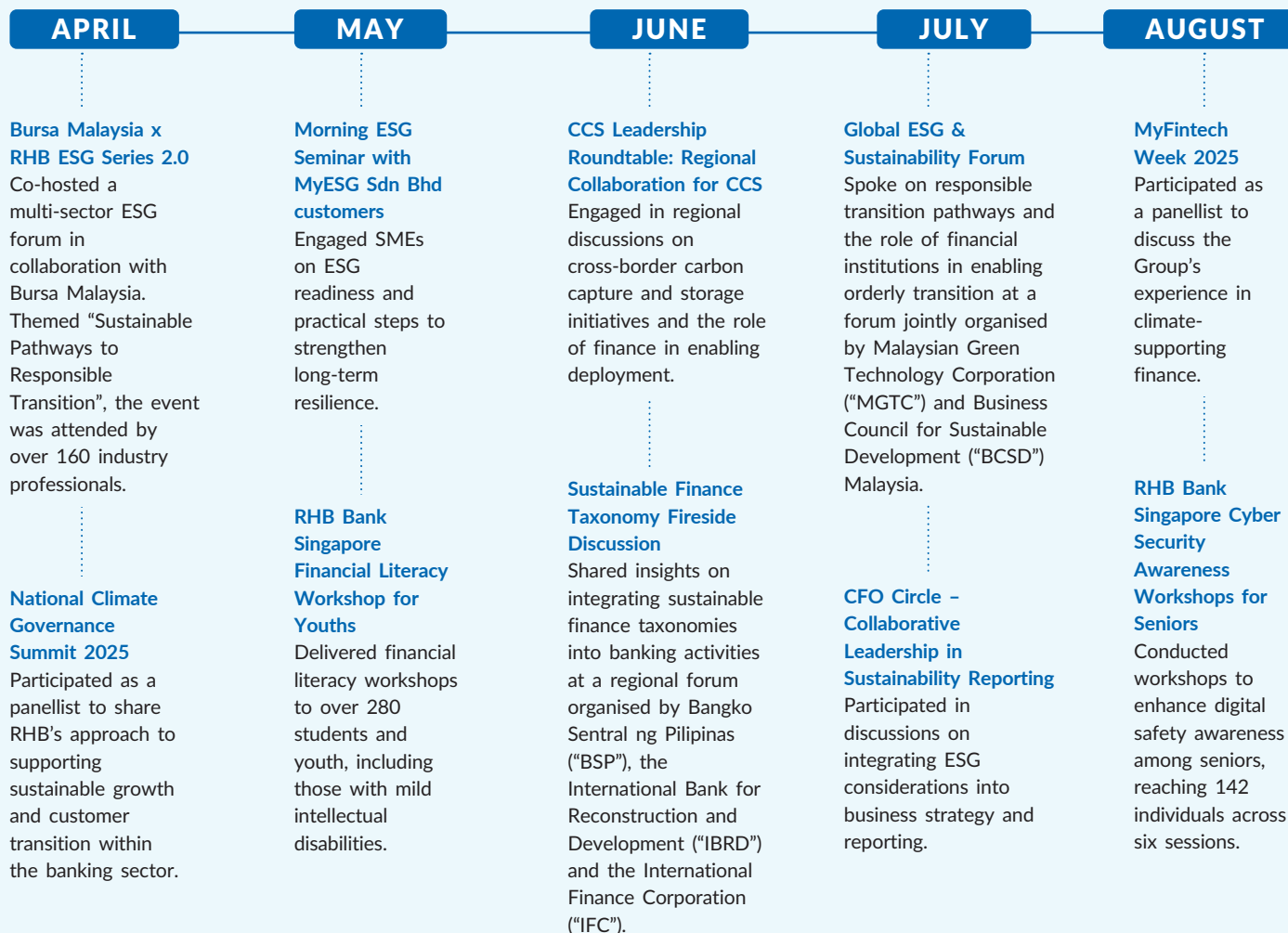
We are committed to driving thought leadership and advocacy in sustainability and sustainable finance through active participation in industry forums, regulatory dialogues, and collaborative platforms across ASEAN. By sharing insights, supporting practical solutions, and engaging with key stakeholders, the Group helps advance climate action, responsible finance, and financial inclusion. Beyond participation, we play an active role in driving initiatives and fostering collaboration across the financial ecosystem, supporting higher sustainability standards, and collective progress.

External Engagements and Advocacy Events

Meaningful and proactive engagement with our stakeholders is essential to strengthening relationships, building trust and identifying new opportunities for collaboration. By engaging with stakeholders, we are better able to understand their needs and address their concerns. We are also able to share our knowledge and expertise in responsible and measured transitions, thereby supporting the adoption of low-carbon practices and advancing sustainable development. Highlights of key engagements conducted throughout 2025 are outlined below.

Testament to strengthening sustainability thought leadership, we also actively participate in various external memberships and associations.

[For further information on our external memberships and associations, please refer to page 39 of our Online Sustainability Supplement.](#)



ASEAN Taxonomy Board Validation Exercise – ASEAN Taxonomy V4

Contributed technical inputs to the validation of ASEAN Taxonomy Version 4 Plus Standard Technical Screening Criteria ahead of its launch.

Driving Solar Forward Conference

Shared insights on financing solar energy and accelerating Malaysia's energy transition.

SEPTEMBER

Sarawak Energy Sustainability & Renewable Energy Forum ("SAREF 4.0")

Shared perspectives on financing renewable energy and mobilising sustainable finance. The event was attended by approximately 2,000 industry leaders and international experts.

ASEAN Energy Business Forum 2025

Contributed to regional dialogue on financing ASEAN's energy transition at a forum organised by the ASEAN Centre for Energy.

RHB Sustainable Finance Forum: From Policy to Practice

Organised and participated in a forum exploring regulatory convergence, market integrity, and scalable climate finance solutions.

OCTOBER

RHB Bali Investor Conference

Moderated a panel that explored the potential for green and sustainable finance taxonomies to drive investment into nature-based solutions, sustainable forestry, carbon markets, and biodiversity protection in Indonesia.

Cities: Possibilities 2025 – Malaysia

Participated in a panel session on innovative financial strategies to sustain long-term investment in urban adaptation and resilience.

NOVEMBER

JC3 SME Focus Group ("SFG") Climate Conference for SMEs 2025

Shared financier perspectives on green certification challenges and opportunities for Small and Medium Enterprises ("SMEs").

Engagements with SMEs

As the backbone of Malaysia's economy, SMEs have a significant role in driving economic growth and innovation. Thus, engaging with SMEs is essential to help them advance sustainable practices, strengthen resilience to climate risks, and enable their transition to a low-carbon economy. In 2025, we conducted three SME roadshows, reaching more than 200 businesses, providing them with the knowledge and resources needed to grow sustainably.

ESG Association Malaysia

Completed 1 roadshow and engaged with 122 SMEs.

Malaysia Steel and Metal Distributors' Association

Completed 1 roadshow and engaged with 93 SMEs.

Malaysian Retail Chain Association

Completed 1 roadshow, 1 exhibition, and engaged with 74 SMEs.

Committed to Achieving Net Zero by 2050

HIGHLIGHT STORY



Driving the transition to a low-carbon economy through strategic partnerships and sustainable financial services.

RHB-MRL 360° ESG FINANCE ECOSYSTEM

In 2025, RHB Banking Group launched a market-leading circular sustainable finance model, the 360° ESG Finance Ecosystem, in partnership with Malaysia Rail Link Berhad (“MRL”). This breakthrough initiative redefines how institutions manage and deploy capital across its lifecycle, demonstrating how sustainable finance can generate lasting environmental and social impact beyond the point of traditional financing.

At the heart of this ecosystem is the integration of sustainable finance instruments with RHB ESG Deposits, where 100% of deposited funds are dedicated to verifiable climate and socio-economic activities. Through this structure, proceeds from the issuance of MRL’s SDG Sukuk are placed into RHB ESG Deposits before disbursement for the East Coast Rail Link (“ECRL”) project, ensuring that every Ringgit delivers measurable environmental and social value even before the physical project deployment begins.

Funds within the ESG Deposits are channelled towards activities aligned with Malaysia’s national sustainability and transition priorities, including:

 Renewable energy and energy efficiency	 Clean and low-carbon transportation	 Climate-resilient and low-carbon infrastructure	 Inclusive socio-economic development
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With ESG Deposits, we are embedding sustainability into the core of banking, ensuring that financial flows actively support climate resilience and inclusive economic growth.

Tan Sri Ahmad Badri Mohd Zahir,
Chairman of RHB Banking Group

Through this approach, sustainability outcomes are embedded throughout the capital holding and deployment phases, strengthening climate resilience and inclusive growth beyond the point of asset construction.

For RHB Banking Group, this ecosystem exemplifies our unwavering commitment to driving a just and responsible transition by embedding sustainability across core banking, transaction banking, and sustainable capital markets instruments. By integrating deposits, sustainable capital markets instruments, and financing within a single, governed framework, RHB demonstrates how sustainable finance can evolve

beyond individual products to become a system-level enabler of the national transition objectives under the National Energy Transition Roadmap (“NETR”).

As Environmental, Social, and Governance (“ESG”) expectations continue to rise among regulators, investors and stakeholders, the 360° ESG Finance Ecosystem provides a transparent, scalable, and replicable blueprint for Government-linked Companies (“GLCs”) and corporates to strengthen capital stewardship, demonstrate measurable climate and social impact, and build long-term resilience, setting a new benchmark for sustainable finance leadership in Malaysia.

HIGHLIGHT STORY

PETRONAS SUSTAINABLE VALUE CHAIN FINANCING

In November 2025, RHB Banking Group entered into a strategic collaboration with PETRONAS through the signing of a Memorandum of Understanding (“MoU”) to participate as a panel financial institution under the PETRONAS Sustainable Vendor Financing Programme (“SVFP”) for the Oil & Gas Services and Equipment (“OGSE”) sector.

Implemented under the PETRONAS Supplier Support Programme (“PSSP”), this initiative is scheduled for official signing and programme activation in the second quarter of 2026. This collaboration reflects a shared commitment between RHB Banking Group and PETRONAS in supporting the transition of hard-to-abate sectors by providing eligible PETRONAS vendors direct access to sustainable and transition financing solutions.

Under the SVFP, PETRONAS provides the platform to connect participating financial institutions with its vendor ecosystem, while encouraging suppliers to strengthen environmental, social, and governance (“ESG”) practices. As a panel financial institution, RHB offers tailored financing solutions to eligible vendors, supporting their transition efforts and operational resilience, particularly for small and medium-sized enterprises (“SMEs”) navigating sustainability and decarbonisation challenges.

The programme adopts a transition-focused approach by linking access to financing with progressive improvements in ESG performance rather than limiting support solely to end-state green projects. This enables suppliers to undertake practical, measurable transition actions that enhance competitiveness, strengthen supply chain resilience, and support longer-term decarbonisation outcomes.

For RHB, participation in the SVFP supports the Group’s Net Zero ambition and strategy to reduce financed emissions within carbon-intensive sectors. By embedding sustainability considerations into value chain financing, RHB mobilises financial solutions where it can deliver system-wide impact, while aligning with national priorities under Malaysia’s National Energy Transition Roadmap (“NETR”). The collaboration demonstrates how partnerships between anchor corporates and financial institutions can advance a just and orderly energy transition, ensuring suppliers are supported as sustainability expectations continue to rise.

IFRS S2: Climate-related Disclosures

Climate change presents material financial risks and opportunities for the banking sector, reinforcing the need for clear, consistent, and decision-useful climate-related disclosures. RHB continues to strengthen the transparency and quality of its climate reporting to support stakeholders’ understanding of how climate considerations are integrated into the Group’s strategy and risk management.

This section represents RHB’s inaugural climate-related disclosures aligned with International Financial Reporting Standards (“IFRS”) S2, prepared in accordance with the NSRF adoption requirements and timeline. The disclosures have been developed on a best-effort basis, reflecting current data availability, methodologies, and internal capabilities. The Group will progressively enhance its IFRS S2 climate-related disclosures as data quality improves and its climate governance, systems, and processes continue to mature. RHB’s approach is guided by applicable regulatory and supervisory expectations, including Bank Negara Malaysia’s (“BNM”) Climate Risk Management and Scenario Analysis (“CRMSA”) and Climate Risk Stress Testing (“CRST”), as well as the Group’s Net Zero Strategy, which together inform how climate-related risks and opportunities are identified, assessed, and managed across the organisation.

The Group has identified current and anticipated effects of climate-related risks and opportunities on its business model and value chain. Where appropriate and relevant, the Group has referenced regulatory requirements including the BNM CRMSA, as well as global frameworks and standards, including the The Task Force on Climate-related Financial Disclosures (“TCFD”) Recommendations, and the International Sustainability Standards Board (“ISSB”) Industry-based Guidance on Implementing IFRS S2.

[For further information, please refer to the IFRS S2 Index in our Online Sustainability Supplement 2025.](#)

Committed to Achieving Net Zero by 2050

RHB's Net Zero Strategy

In 2025, we continued to implement our Net Zero Strategy. Our approach is structured and data-driven, focusing on reducing both financed and operational emissions while enabling our customers to transition to low-carbon business models through our green, sustainable, and transition financing solutions.

The strategy aligns with industry best practices and regulatory expectations, ensuring our commitments translate into measurable, transparent progress. It ensures that the Group effectively addresses climate-related risks and opportunities which have been identified to be material for RHB. Our Net Zero strategy is applicable to the Group's Malaysian and overseas operations.

RHB's Net Zero Strategy			
Achieve Net Zero Emissions by 2050			
	Strategic Objective 1	Strategic Objective 2	Strategic Objective 3
Description	Reduction of financed emissions ¹ in five high-impact sectors ² within our business.	Driving growth in Green Financial Services ("GFS") & Supporting Companies Committed to Carbon Neutrality with a clear and established transition strategy.	Integration of sustainable and low-carbon practices into our own operations.
2030 Targets	Achieve 20% reduction in financed emissions for the Group's top five high-impact sectors ³ , measured across the Group's Malaysian and overseas operations.	40% of the Group's portfolio in Green Financial Services and/or supporting customers committed to carbon neutrality, with a clear and established transition strategy.	Achieve Carbon Neutral Operations by 2030, covering Scope 1, Scope 2, and Scope 3 (Business travel by Road & Air) GHG emissions.
2050 Targets	Achieve up to 96% reduction in financed emissions for the Group's top five high-impact sectors ³ , measured across the Group's Malaysian and overseas operations.	90% of the Group's portfolio in Green Financial Services and/or supporting customers committed to carbon neutrality, with a clear and established transition strategy.	

¹ This refers to the greenhouse gas ("GHG") emissions associated with RHB Group's financing activities.

² The five high-impact sectors are Energy Supply, Palm Oil, Oil & Gas, Property & Construction, and Transportation.

³ RHB's Net Zero Strategy may be refined in future, factoring in the progress and development of government policies, directives and incentives, as well as regulatory requirements pertaining to low-carbon transition.

Our target to achieve Net Zero by 2050 encompasses our Scope 1, Scope 2, and Scope 3 emissions (Category 6, 7, and 15). It covers the seven greenhouse gases ("GHG") identified in the Kyoto Protocol, and is monitored in tonnes of carbon dioxide equivalent ("tCO₂e"). Our target has been developed in accordance with internationally recognised frameworks and methodologies, including the GHG Protocol Corporate Accounting and Reporting Standard, the GHG Protocol Corporate Value Chain (Scope 3) Standard, and the Partnership for Carbon Accounting Financials ("PCAF") methodology for financed emissions. The targets have been endorsed by the Board Sustainability Committee ("BSC") and Board of Directors, with progress updates reported on a quarterly basis.

Time Horizon (Legend)

ST Short Term (<1 year)
 MT Medium Term (1-3 years)
 LT Long Term (>3 years)

The time horizons indicate when the Group anticipates the impact of identified climate-related opportunities to materialise. Multiple time horizons may be indicated on certain climate-related opportunities, indicating that the opportunity could potentially affect the Group across multiple time-horizons, given the nature of that particular climate opportunity dimension.

Climate Opportunity Dimension	Potential Impact to RHB	Adaptation and/or Mitigation Strategies
<p>Products and Services</p> <p>Innovating, developing, and offering financial products, services, and solutions that address shifting consumer preferences, particularly in supporting customers' transition towards low-carbon practices.</p> <p>Time Horizon</p> <p>ST MT LT</p>	<p>In the short- to medium-term, rising customer demand for green and transition finance is expected to support the development and scaling of RHB's sustainable and transition finance offerings, contributing to revenue generation and business growth. In addition, demand for advisory, capability-building, and partnership support in this area may create further opportunities to deepen customer engagement.</p> <p>Over the long-term, product innovation and scalability may strengthen RHB's market leadership in sustainable and transition finance products and services.</p>	<ul style="list-style-type: none"> RHB has developed the Sustainable and Transition Finance Framework which will enable us to better identify and classify green, social, and sustainable finance. The Group has also innovated new sustainable finance products and solutions to address customer needs, including the Sustainable Trade Finance Programme and our ESG Deposits.
<p>Markets</p> <p>Proactively seeking opportunities in new markets, customer segments, or asset types, to capitalise on emerging opportunities and better support our business and our customers in the transition to a lower-carbon economy.</p> <p>Time Horizon</p> <p>ST MT LT</p>	<p>To respond to market needs, the Group may refine our customer segmentation and engagement approach over the short- to medium-term. By focusing on customers' decarbonisation pathways and ESG maturity we can provide more tailored support aligned with their transition readiness. This approach will be particularly applicable to our Corporate, Commercial and Small and Medium Enterprise ("SME") Banking customers.</p> <p>Over the medium- to long-term, the growing focus on the low-carbon transition presents opportunities for RHB to engage hard-to-abate sectors by developing targeted strategies to support their decarbonisation, including through transition finance.</p>	<ul style="list-style-type: none"> In 2025, we developed the Customer Transition Eco Cycle, a customer engagement approach that assesses customers' ESG maturity and provides targeted solutions accordingly. With this approach, we aim to shift customers from brown and transition activities towards climate-friendly activities.
<p>Energy Source & Resource Efficiency</p> <p>Implementing low-carbon practices into our operations by investing in renewable energy and improving energy efficiency.</p> <p>Time Horizon</p> <p>ST MT</p>	<p>Over the short- and medium-term, the transition to a low-carbon economy may lead to increased investment in renewable energy, such as solar, across RHB's premises, alongside the implementation of energy efficiency initiatives at key facilities and branches to reduce energy consumption. Continued staff engagement to promote resource-efficient practices across operations may further support these efforts.</p>	<ul style="list-style-type: none"> In 2025, RHB continued installing solar panels across our premises and implementing energy efficiency measures to reduce energy consumption across our operations.

Note: Climate-related opportunities are identified and assessed as part of the Group's annual business planning process, and monitored throughout the year via regular updates to the Group Sustainability Committee ("GSC") and Board Sustainability Committee ("BSC"). During the reporting year, the Group did not use scenario analysis for the explicit purpose of identifying climate-related opportunities.

[Further details are provided in subsequent sections of this Report.](#)

Committed to Achieving Net Zero by 2050

RHB's Net Zero Strategy

STRATEGIC OBJECTIVE 1

REDUCTION OF FINANCED EMISSIONS IN FIVE HIGH-IMPACT SECTORS WITHIN OUR BUSINESS

Decarbonisation across five high-impact sectors within our business:



2030 Target

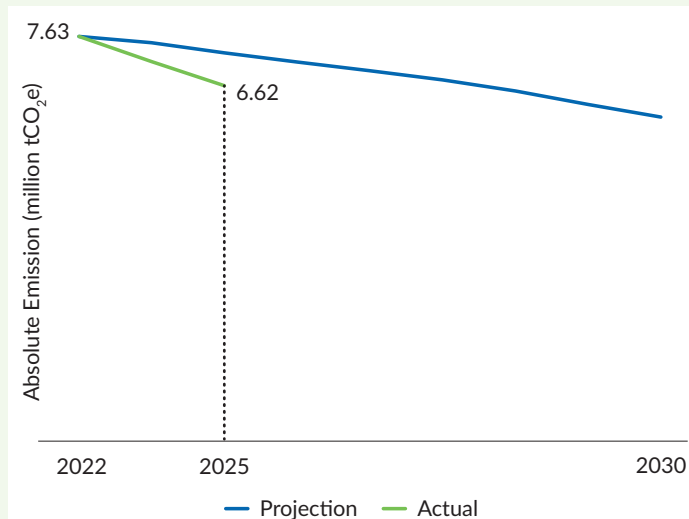
Achieve 20% reduction in financed emissions for the Group's top five high-impact sectors, measured across the Group's Malaysian and overseas operations.

2050 Target

Achieve up to 96% reduction in financed emissions for the Group's top five high-impact sectors, measured across the Group's Malaysian and overseas operations.

Our Performance

Reduction of Financed Emissions for 5 High-Impact Sectors
Against 2022 baseline year



Group's Total Financed Emissions²

8.50 million tCO₂e
2022 baseline: 9.26 million tCO₂e

Financed Emissions for 5 High-Impact Sectors as at 31 December 2024¹

6.62 million tCO₂e (13.2% reduction)
2022 baseline: 7.63 million tCO₂e

Note:

- ¹ RHB's financed emissions disclosure in the statutory annual reports currently lags the financial accounting period by 12 months, due to the time required for customers and investees to provide financial and emissions data. We are actively working to enhance our data infrastructure to reduce this time lag and improve the accuracy of our financed emissions reporting.
- ² As at 31 December 2024, the Group's total overall financed emissions for all asset classes and sectors stand at 8.5 million tCO₂e, a decrease compared to 9.68 million tCO₂e in 2023. This was due to pay-off by customers from high-impact sector(s), growth in customers from low-impact sector(s), and progress in green pipeline deals.

For further information on our Sustainability Commitments and Scorecard, please refer to pages 18-19 of this Report.

Coverage of our financed emissions:

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

Representativeness of the five high-impact sectors*:

- Account for 60% of the Group's total financial exposure
- Represent nearly 84% of total financed emissions

*Following an in-depth assessment conducted at baseline, 31 December 2022

As a financial institution, the emissions associated with our lending, financing, and investment portfolios make up the largest share of our overall GHG emissions profile. Hence, reducing our financed emissions is a critical component of our Net Zero strategy. By integrating climate considerations into financing decisions, we are working to decarbonise high-emission sectors while supporting customers throughout their transition. Our focus on five high-impact sectors ensures that RHB's decarbonisation strategy remains targeted and impactful, accelerating our transition to Net Zero by 2050.

OUR APPROACH
Mobilising Sustainable and Transition Finance

At RHB, sustainable finance is a catalyst for real-economy transformation. By embedding green, social, sustainability-linked, and transition financing across banking, trade, and capital markets, RHB enables businesses to decarbonise, build resilience, and grow responsibly. This strategy drives the Group's ambition to mobilise RM90 billion in Sustainable Financial Services by 2027 and to achieve 20% reduction in emissions from its top five emitting sectors by 2030, advancing Malaysia's journey towards Net Zero. Guided by strong governance, ecosystem partnerships, and measurable transition outcomes, RHB demonstrates how sustainable finance can deliver system-wide impact while strengthening long-term financial resilience.

Key Updates



- As of 31 December 2025, the Group has mobilised RM60 billion in Sustainable Financial Services ("SFS"), reflecting steady progress towards achieving the Group's RM90 billion target by 2027.
- Structured an innovative circular sustainable finance model through the 360° ESG Finance Ecosystem with MRL, integrating ESG Deposits to ensure sustainable sukuk proceeds deliver measurable environmental and social impact even before project deployment.
- Expanded Sustainable Trade Lines, supporting renewable energy, clean transportation, low-carbon infrastructure, and transition-aligned supply chains.
- Delivered measurable customer transition outcomes, with 12.5% of targeted 120 customers' accounts progressing from transition category to climate-supporting categories, exceeding the initial internal target of 5% by December 2025.
- Signed a Memorandum of Understanding ("MoU") with PETRONAS in November 2025 to advance the Sustainable Vendor Financing Programme ("SVFP") enabling supplier transition pathways in the hard-to-abate oil and gas sector.

[🔗](#) For further information on sustainable financial services, please refer to pages 62-71 of this Report.

TOP 5 HIGH-IMPACT SECTORS: CHALLENGES AND OPPORTUNITIES

To effectively drive progress towards our Net Zero by 2050 commitment, the Group focuses our efforts on five high-impact sectors. Each sector presents unique decarbonisation challenges and opportunities, as elaborated in the table below.

Our business units and relationship managers closely engage with customers across the high-impact sectors, to discuss and identify the ways in which RHB can support our customers' low-carbon transition. These engagements have enabled us to provide tailored sustainable and transition financing solutions that enable customers to progressively transition at a measured pace, in alignment with the Group's overall sustainability ambition. Our tailored approach allows us to engage customers effectively, co-developing sustainable finance solutions that support their low-carbon transition.

Sector	Challenges	Opportunities
Energy Supply 	Sector is heavily dependent on fossil fuels, which are viewed as necessary to maintain low and stable electricity tariffs. Renewable alternatives are available, but limited due to geographical and climatic constraints. A swift transition to renewable energy risks economic and energy security disruptions, compounded by infrastructure, affordability, and scalability issues.	RHB can accelerate decarbonisation by financing renewable energy zones, developing utility-scale Electrical and Energy Storage ("EES") systems, and supporting auxiliary industries associated with renewable energy. These efforts will advance the adoption of cleaner energy, while strengthening economic resilience and energy stability.
Palm Oil 	Low-carbon transition is hindered by high capital costs and limited access to technology such as biogas capture and biomass processing, particularly for independent smallholders. A rapid transition to renewable energy may disrupt production costs and supply chains.	RHB can support decarbonisation in the palm oil sector by financing biogas capture and biomass processing, supporting renewable energy integration, and enabling the electrification of machinery and transport vehicles.

Committed to Achieving Net Zero by 2050

RHB's Net Zero Strategy

Sector	Challenges	Opportunities
Oil & Gas 	Transitioning the sector entails high capital requirements for carbon capture, utilisation and storage ("CCUS") technologies, extensive retrofitting needs, and challenges in managing fugitive emissions. The transition is further hindered by regulatory and policy inconsistencies, such as continued investment into fossil fuel projects.	RHB can enable decarbonisation by financing CCUS infrastructure, supporting methane management systems, and leveraging government incentives to develop low-carbon hydrogen hubs.
Property & Construction 	Key obstacles to decarbonisation include the high capital expenditure associated with adoption of green technologies, energy-efficient building materials, and sustainable construction practices. Fragmented policies and weak enforcement also disincentivise developers to adopt sustainable practices.	RHB can advance sector transformation by financing energy-efficient developments, supporting the use of low-carbon materials, and incentivising developers by embedding sustainability KPIs into financing agreements.
Transportation 	Decarbonisation challenges include high and rising private vehicle ownership, insufficient charging infrastructure, and limited reliable public transport connectivity.	RHB can advance low-carbon mobility by financing EV infrastructure, retrofitting logistics systems for fuel efficiency, electrifying freight, and integrating renewable energy into rail transport.

[For further information on our sector-specific financed emissions, please refer to pages 59-60 of this Report.](#)

STRATEGIC OBJECTIVE 2

DRIVING GROWTH IN GREEN FINANCIAL SERVICES AND SUPPORTING CUSTOMERS COMMITTED TO TRANSITION

Growth in Green Financial Services and supporting companies committed to carbon neutrality, with a clear and established transition strategy.

2030 Target 40% of the Group's portfolio in Green Financial Services and/or supporting customers committed to carbon neutrality, with a clear and established transition strategy.
2050 Target 90% of the Group's portfolio in Green Financial Services and/or supporting customers committed to carbon neutrality, with a clear and established transition strategy.
Our Performance 68% of our total outstanding amount is in transition and climate-supporting categories, equivalent to 23% of total assets.

Recognising the importance of enabling customers to adopt sustainable and low-carbon practices, we strive to work with our customers to develop actionable transition plans that enable them to progressively adopt sustainable and low-carbon business practices. Through tailored financing and advisory solutions, RHB supports customers' decarbonisation journey, while ensuring our portfolio aligns with national and international climate commitments. This approach ensures that our financing activities contribute to positive environmental outcomes while protecting profitability and long-term stakeholder value.

In 2025, we refined the monitoring approach for Strategic Objective 2 to strengthen transparency, consistency, and business relevance in tracking progress. We leverage the BNM CCPT classification to identify customers that are in transition, or already operating within green or sustainable business activities. This approach provides a clearer representation of how RHB is supporting customers in the low-carbon transition.

Following the launch of the Sustainable and Transition Finance Framework ("STFF"), we will further enhance our monitoring approach for Strategic Objective 2, to strengthen the alignment and synergies between our sustainable finance activities, customer engagement approach, and decarbonisation strategy.

[For further information on our Sustainability Commitments and Scorecard, please refer to pages 18-19 of this Report.](#)

OUR APPROACH

Accelerating Customers' Decarbonisation Journey through Targeted Customer Engagements

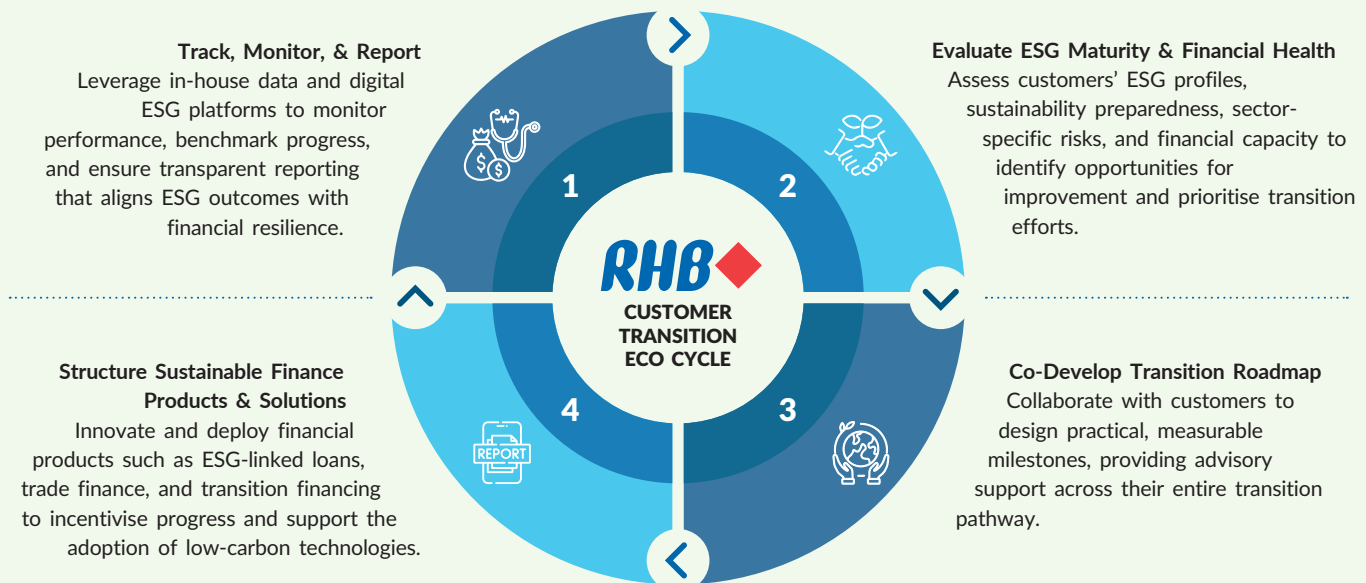
We recognise that meaningful emissions reduction begins with our customers. By providing targeted support and transition-aligned financing to high-impact sectors, the Group helps businesses adopt cleaner technologies, enhance operational efficiency, and accelerate their decarbonisation journey in line with Malaysia's climate goals. Anchored in disciplined capital deployment, structured customer engagement, and measurable outcomes, RHB's sustainable finance strategy not only strengthens long-term resilience but also contributes to its ambition to mobilise RM90 billion in Sustainable Financial Services by 2027, driving meaningful economic transition and supporting Malaysia's Net Zero pathways.

In parallel, the Group also provides sustainability, green, and social financing to eligible sectors and projects, supporting the deployment of climate-positive and socially beneficial solutions in line with Malaysia's climate goals.

To strengthen accountability and monitor progress, RHB continues to integrate climate risk considerations into decision-making and reporting frameworks, supported by tools that track key financed emissions indicators and portfolio performance across high-impact sectors.

Key Updates

We established the Customer Transition Eco Cycle, an initiative designed to support customers in high-impact sectors in their transition towards a low-carbon, sustainable economy. It integrates ESG maturity assessments, financial analysis, tailored advisory, and innovative financing solutions to support measurable decarbonisation outcomes while strengthening long-term resilience.



Our tiered customer engagement approach segments customers based on decarbonisation maturity and transition readiness, enabling tailored support and solutions that drive measurable progress across customer segments. As of December 2025, we have achieved 12.5% customer transition success from transition category under BNM CCPT, to climate-supporting categories, exceeding the 5% internal target from the 120 high-impact sector customer accounts across Corporate Banking, Commercial Banking, SME Banking, and Group International Business for transition support.

Leverage Government Policies and Incentives

RHB's approach aligns with Malaysia's national climate and transition priorities, supporting the country's Net Zero 2050 ambition through key policies such as the National Energy Transition Roadmap ("NETR"), the Hydrogen Economy and Technology Roadmap ("HETR") and the New Industrial Master Plan 2030 ("NIMP 2030"). These frameworks underpin the Group's Sustainable Financial Services commitment of RM90 billion by 2027 and guide the provision of sustainable financing solutions that support customers' transition in line with national decarbonisation priorities.

Key Updates

- Engaged NETR project champions throughout 2025 to identify collaboration opportunities and potential projects for financing.
- As of December 2025, 56% of cumulative Sustainable Financial Services mobilisation was aligned with NETR levers.

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RHB's Net Zero Strategy

STRATEGIC OBJECTIVE 3

INTEGRATION OF SUSTAINABLE AND LOW-CARBON PRACTICES INTO OUR OWN OPERATIONS

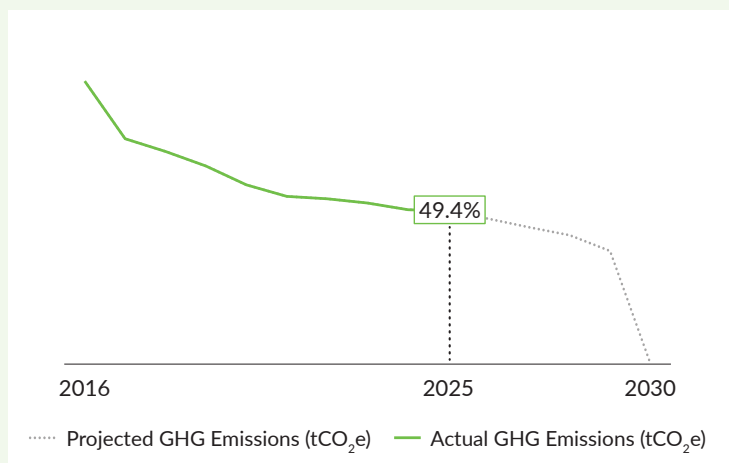
Integration of sustainable and low-carbon practices into our own operations.

2030 Target

Achieve Carbon Neutral Operations by 2030, covering Scope 1, Scope 2 and Scope 3 (Business travel by Road & Air) GHG emissions.

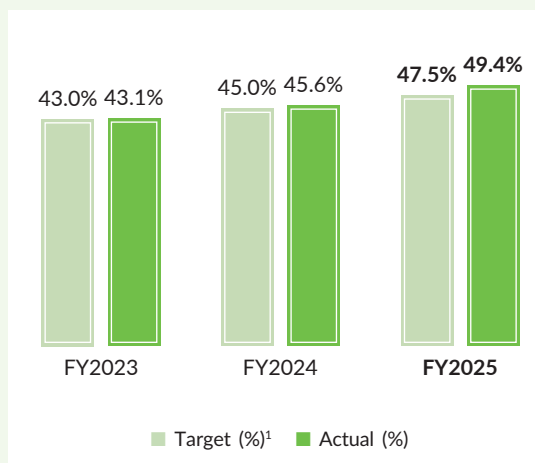
Our Performance

Trend towards Carbon Neutral Operations by 2030



The operational emissions reduction trend is presented using a constant emissions factor to isolate and clearly demonstrate reductions attributable to operational activity for our operations in Malaysia. This approach enables the Group to more effectively track progress in improving energy efficiency and reducing consumption. In parallel, absolute emissions are monitored and reported in accordance with the GHG Protocol. Please refer to our Online Sustainability Supplement 2025 for further details.

Operational Emissions Reduction against Annual Target



¹ Operational GHG emissions reductions are measured against a 2016 baseline, for Malaysian operations only.

[For further information on our Sustainability Commitments and Scorecard, please refer to pages 18-19 of this Report.](#)

While financed emissions represent our most significant climate impact, we recognise that achieving Net Zero also requires reducing our own operational emissions. Achieving Carbon Neutral Operations by 2030 is therefore a core element of our Net Zero Strategy. By 2030, we aim to:

Reduce operational GHG emissions by at least 60% through internal mitigation initiatives.



The residual 40% of emissions shall be addressed through carbon offsets.



Our Carbon Neutral Operations Roadmap guides this journey, prioritising real emissions reductions before offsetting and reinforcing our commitment to responsible climate action.

The Group will continue to progressively enhance climate-related metrics and targets across relevant overseas operations, taking into account business profile, local market context, data availability, and methodological maturity.

OUR APPROACH

Our efforts to integrate sustainable and low-carbon practices across our operations have adopted a phased approach, guided by our Operational GHG Emissions Reduction Approach, covering Scope 1, Scope 2 and Scope 3 (Categories 6 & 7) emissions.

Renewable Energy

The Group remains committed to reducing operational GHG emissions by increasing renewable energy consumption across our operations. Through a phased solar installation approach, we continue to integrate and commission solar energy at suitable RHB locations, reducing reliance on non-renewable sources. Building on the progress achieved in 2024, we have continued expanding solar deployment to drive greater operational efficiency and support our transition toward low-carbon operations.

Key Updates

In 2025, we:

1. Approved Phase 4 solar installations for 25 branches, with implementation scheduled in phases in 2026.
2. Installed solar panels at 15 branches in 2025, bringing the cumulative total to 35 branches.
3. Continued solar installations across key buildings and 35 branches, contributing to:

- **Reduction in purchased electricity:** Approximately 1.4 million kWh reduction.
- **Electricity cost savings:** Approximately RM861,000 in savings.
- **GHG emissions reduction:** Approximately 842 tCO₂e reduction.

Energy Efficient Buildings

Enhancing energy efficiency is critical to lowering both energy consumption and operational GHG emissions. Since launching the Carbon Neutral Operations by 2030 Roadmap in 2022, the Group has implemented several initiatives to optimise energy use.

Key Updates

Energy efficiency programmes driven by operational optimisation and replacement of existing assets with more energy efficient equipment contributed to:

- **Reduction in purchased electricity:** Approximately 2.2 million kWh reduction.
- **Electricity cost savings:** Approximately RM1.32 million.
- **GHG emissions reduction:** Approximately 1,290 tCO₂e.

Carbon Offsets for Residual Emissions

As part of our Carbon Neutral Operations Roadmap, we aim to achieve a 60% reduction in GHG emissions from our 2016 baseline through internal measures, including energy efficiency initiatives, increased renewable energy use, and ongoing awareness-building across our premises. While internal reductions remain our priority, we acknowledge that some emissions will be unavoidable.

To address the remaining 40%, the Group is exploring the potential use of Renewable Energy Certificates ("RECs"), subject to ongoing assessment and market conditions. We plan to develop a carbon offset strategy which will define key parameters that should be considered, to ensure that any carbon offsets purchased are credible and of high quality. This strategy will complement our broader decarbonisation efforts and support a responsible transition toward Net Zero.

Key Updates

Conducted a Carbon Neutral Operations workshop titled Navigating Carbon Neutral in 2025, which:

- Aimed to build a common understanding of carbon neutrality versus net zero, and explore options to address the remaining 40% towards achieving carbon neutrality by 2030.
- Supported participants in developing a preliminary roadmap to guide the Group's approach to carbon neutrality.
- Covered key topics including regulatory and reporting updates such as the NSRF, RHB's current commitments, trajectory and next steps, and the roles of internal stakeholders.
- Established the basis to assess the feasibility of identified strategies and initiatives, with the intent to incorporate them into a more refined carbon neutral roadmap.

The Workshop involved 30 employees from Malaysia and Singapore, across multiple Strategic Business Groups ("SBGs") and Strategic Functional Groups ("SFGs").

Committed to Achieving Net Zero by 2050

RHB's Net Zero Strategy

Net Zero Strategic Enablers

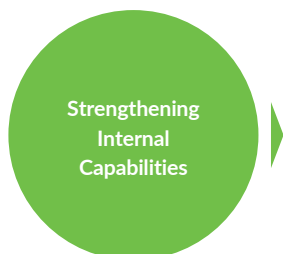
Achieving Net Zero by 2050 requires more than reducing emissions from our own operations. It calls for a fundamental shift in how capital is deployed, alongside strengthened expertise, robust data infrastructure, and strong partnerships. Our approach is anchored on three key enablers: addressing data gaps, building internal capabilities, and leveraging strategic collaborations to support a credible, scalable, and impactful transition.



As at 31 December 2024, the Group's financed emissions PCAF Data Quality score stands at 4.03, highlighting the need for further refinement in our financed emissions calculations. Reliable, high-quality data is essential to strengthening accuracy, comparability, and credibility, especially as financed emissions represent one of the most complex yet critical components of our Net Zero Strategy.

In 2025, we embarked on a Financed Emissions Automation and Efficiency project. The project aims to address existing challenges in the financed emissions calculation and monitoring process, thereby reducing turnaround time and minimising the risk of human error. It will also strengthen the quality, timeliness, and usefulness of financed emissions information, while unlocking new capabilities in portfolio management and decisioning, with more complex simulations. Combined, these functionalities will support the Group in meeting our Net Zero by 2050 targets. The project is targeted for completion by December 2026.

Once implemented, the automation will support more timely monitoring of progress against emissions targets, strengthen management of the financed emissions portfolio in line with interim and long-term Net Zero objectives, and enable scenario and what-if analyses to assess the potential emissions impact of prospective transactions.

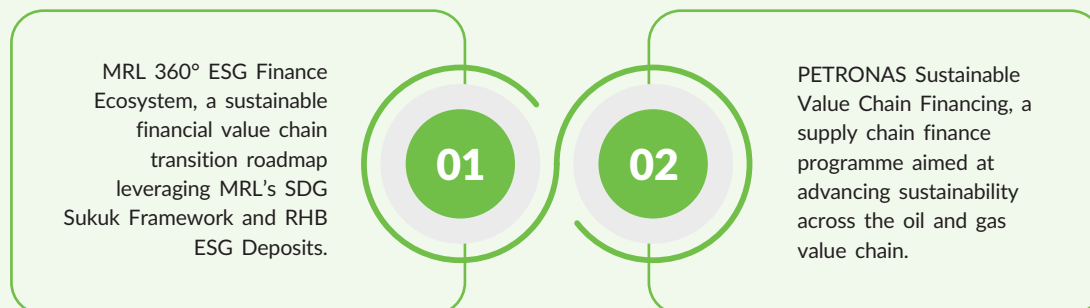


A strong internal understanding of sustainable finance and climate-related risks is important to support customers in their transition. In 2025, RHB continued to build sustainability capabilities across the Group through targeted programmes, including the Green Financing Advisor certification and the ESG Signature programme.

[For further information on sustainability capability-building, please refer to pages 91-94 of this Report.](#)



Scaling sustainable financing solutions requires close collaboration with industry players and business partners to drive innovation, expand transition finance, and support businesses in their decarbonisation efforts. In 2025, RHB advanced this approach through selected key partnerships, including:



As part of our commitment to enabling a just and responsible transition, RHB strives to align sustainable assets with corresponding sustainable sources of funding, through partnerships with our customers and financial industry peers. In line with this, RHB has obtained a US\$150 million (approximately RM600 million) Sustainability-Linked Loan ("SLL") facility from UOB Malaysia. In 2025, we also launched ESG Deposits with principal customers such as MRL, to increase the pool of funds available to support the Group's sustainable lending/financing and investment activities.

[For further information on our external engagement and thought leadership activities, please refer to pages 36-39 of this Report.](#)

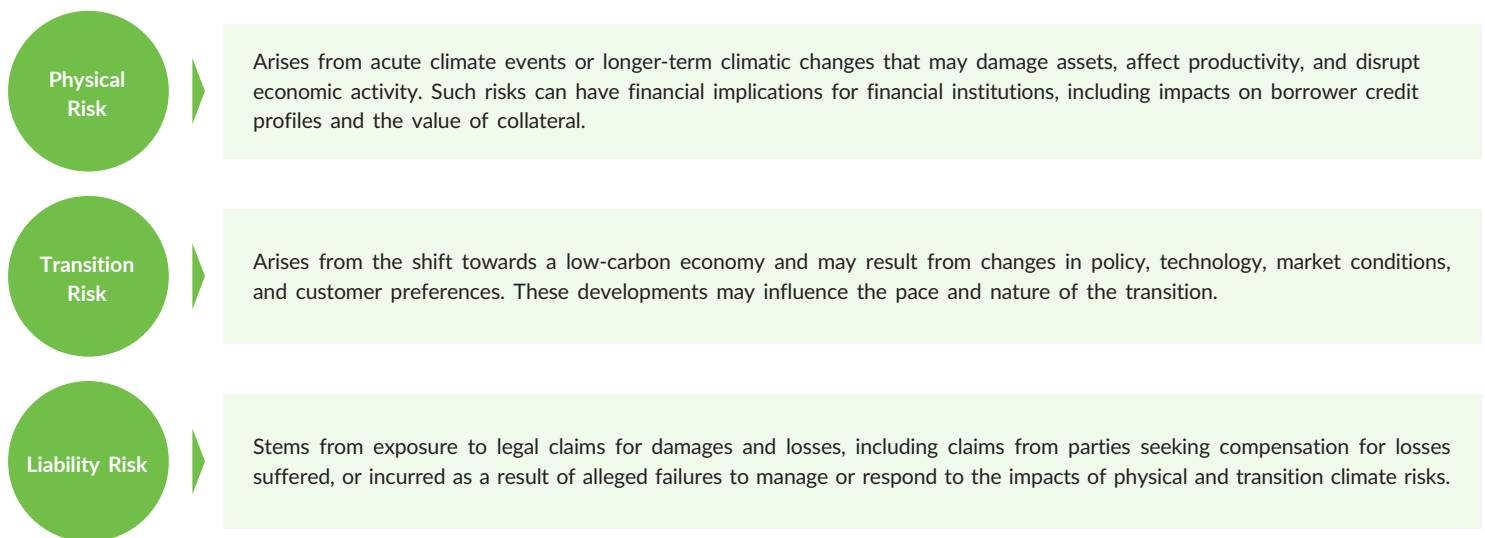
Risk Management

As global markets continue shifting toward sustainable and low-carbon economies, financial institutions face growing exposure to ESG and climate-related risks. Physical risks from extreme weather and transition risks driven by changing regulations and market expectations are reshaping the business environment. Effective management of climate-related risks is vital for sustainable growth and the transition to a low-carbon economy.

At RHB, we take a proactive and integrated approach, embedding ESG risk considerations into our business strategy, credit decisions, investment planning, and risk appetite. By aligning our risk management frameworks with global best practices and evolving regulatory standards, we protect our portfolios while positioning ourselves to capture emerging opportunities in sustainable finance and responsible investment.

Climate-related Risks

In accordance with regulatory requirements, RHB recognises that climate-related risks and impacts can arise through three dimensions of risk, as defined in our Risk Library under Environmental Risk. The current and anticipated potential effects of climate-related risks on the Group's business and value chain include, among others:



CLIMATE RISK IDENTIFICATION AND ASSESSMENT

Material Risk Assessment ("MRA")

Climate change impacts and climate-related risks have been reflected in our Risk Library since 2019 under Environmental Risk, which was renamed Sustainability Risk in 2020 to encompass Environmental, Social, and Governance ("ESG") risk components.

We manage climate risks by integrating relevant considerations into all applicable risk categories. Established transmission channels that link climate impacts to other risk types, such as credit, market, operational, and strategic risks, are reviewed annually and used by our Strategic Business Groups and Strategic Functional Groups during the annual Material Risk Assessment.

The MRA is a comprehensive process used to assess the risks faced by the Group and its entities and to identify required action plans, including those related to Sustainability Risk. The process begins with a bottom-up assessment by all SBGs and SFGs supporting RHB Bank Group (including

RHB Insurance), RHB Islamic Bank, and RHB Investment Bank Group (including RHB Asset Management and Trustees). These assessments are reviewed and challenged by subject matter experts before being consolidated.

The consolidated results then undergo a top-down review by the Group Chief Risk Officer, the Group International Business Managing Director, and the Managing Directors of the respective entities, followed by the Group Managing Director. The final MRA is then presented to management and Board committees for endorsement and approval.

MRA ratings are also reviewed semi-annually by subject matter experts. Any changes will trigger a top-down review by Senior Management and subsequent endorsement or approval by the relevant management and Board committees.

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Risk Management

Material Climate-related Risks

Time Horizon (Legend)





ST Short Term (<1 year)

MT Medium Term (1-3 years)

LT Long Term (>3 years)

The time horizons indicate when the Group anticipates the impact of identified climate-related risks to materialise. Multiple time horizons may be indicated on certain climate-related risk types, indicating that the risk could potentially affect the Group across multiple time-horizons, given the nature of that particular climate risk dimension.

Risk Category/Type	Transmission Channels and Potential Impact to RHB	Adaptation and/or Mitigation Strategies
<p>Credit Risk</p> <p>Climate Risk Dimension: Physical Risk</p>	<ul style="list-style-type: none"> Acute Physical Risk: More frequent extreme weather events, including heavy rainfall, flooding, and landslides, may cause property damage and reduce the value of real estate used as collateral, potentially increasing loss given default. At the same time, higher loan-to-value ratios may elevate the default risk of real estate mortgage customers. <p>Time Horizon: ST MT LT </p>	<ul style="list-style-type: none"> The RHB Banking Group Credit Policy has integrated climate-related risk considerations. Incorporated the financial impact of climate-related risks on borrowers, customers, and counterparties into the credit assessment process, both at the inception of contractual relationships and during ongoing reviews. Conduct annual reviews of climate-related considerations as part of the credit risk assessment process.
<p>Liquidity Risk</p> <p>Climate Risk Dimension: Physical Risk</p>	<ul style="list-style-type: none"> Acute Physical Risk: Floods or landslides may disrupt business activities and lead to household income losses and asset damage. These impacts may result in higher deposit withdrawals, reduced stable deposits, increased emergency borrowing by households and businesses, and greater fund outflows from unit trusts and private mandates. <p>Time Horizon: ST MT LT </p>	<ul style="list-style-type: none"> Climate-related risk considerations have been integrated into the Group Liquidity Risk Policy. Assessed the potential impact of climate-related risks on funding stability, the adequacy of liquid assets, and liquidity buffers. Perform liquidity risk assessments in alignment with BNM's CRMSA and Liquidity Risk Policy requirements to address climate-related risk events.
<p>Insurance Risk</p> <p>Climate Risk Dimension: Physical Risk</p>	<ul style="list-style-type: none"> Acute physical risk: Increased underwriting risks through unexpected increases in insurance claims pay-out related to natural catastrophe risks such as damaged insured residential and commercial property after flood/droughts. Chronic physical risk: Shifts in climate, such as wind and storm patterns, heatwaves, droughts, etc., across different geographical areas can increase underwriting risk, as the insured losses can be higher than expected due to changes in climate patterns. This also leads to pricing risk. <p>Time Horizon: ST LT </p>	<ul style="list-style-type: none"> Enhanced internal insurance policies and documentation, including the Underwriting and Reinsurance Policy, Pricing Policy, Stress Test Policy, and Insurance Actuarial Valuation Operations Manual, to integrate climate-related risk considerations. Performed a qualitative physical risk assessment focused on understanding how climate change-driven hazards (acute and chronic) affect the three identified insurance lines of business, namely Motor, Property (Fire), and Personal Accident ("PA").

Risk Category/Type	Transmission Channels and Potential Impact to RHB	Adaptation and/or Mitigation Strategies
<p>Market Risk</p> <p>Climate Risk Dimension: Transition Risk (Policies)</p>	<ul style="list-style-type: none"> Commodity Risk: Government low-carbon policies may increase costs or impose constraints on plantation and commodity production. Reduced supply, while demand remains unchanged, could place upward pressure on commodity prices, particularly for soft commodities. Equity Risk: Government low-carbon emission policies may affect listed companies that are highly dependent on plantation or commodity activities, or that generate revenue from carbon-intensive operations. As a result, the share prices of affected companies or industries may experience significant declines. <p>Time Horizon: </p>	<ul style="list-style-type: none"> Integrated considerations of climate-related risks into the Group Market Risk Management Framework to manage impact of climate-related risks on our market portfolios. Conducted periodic heat map assessments on trading assets to monitor and estimate the transmission of climate risks to commodity and equity exposures, supporting early identification of heightened market volatility. Performed periodic trading portfolio sensitivity analyses, with assets reviewed by industry classification and materiality of holdings to identify and manage exposure to sectors sensitive to carbon transition risks. Implemented internal thresholds to limit concentration in commodities and equity sectors with elevated climate-related risk, supporting portfolio diversification and resilience.
<p>Operational Risk</p> <p>Climate Risk Dimension: Liability Risk (Claims/Legal liability exposure)</p>	<ul style="list-style-type: none"> Non-compliance with climate-related governance policies and regulatory requirements may result in regulatory fines or penalties. Climate-related operational disruptions may also affect the Bank's ability to meet contractual obligations, potentially leading to legal claims or compensation. In addition, physical risks may disrupt business operations and service delivery, giving rise to litigation, legal exposure, and financial losses. <p>Time Horizon:   </p>	<ul style="list-style-type: none"> Integrated short-term physical climate risks, including floods, landslides, and heatwaves, into crisis management and operational risk policies, in line with CRMSA requirements. Assessed the resilience of RHB's operations against the impacts of climate-related events, and adopted climate adaptation strategies to manage such risks effectively. Initiated efforts to better understand our long-term physical climate risks exposure, and inform future mitigation and management strategies under the Group's climate resilience framework.

FRAMEWORKS, POLICIES AND GUIDELINES TO MANAGE CLIMATE-RELATED RISKS

Group Climate Risk Management Framework and Policy

The Group Climate Risk Management Framework ("GCRMF") and Group Climate Risk Management Policy ("GCRMP") set out the principles, standards, and governance structure for managing climate-related risks across the Group, in line with the BNM CRMSA requirements. These frameworks have been fully implemented across our Malaysian and overseas operations, ensuring a consistent and well-governed approach to climate risk management:

<p>Group Climate Risk Management Framework</p> <ul style="list-style-type: none"> Sets out the core requirements for effective climate risk management across the Group to minimise financial losses and meet regulatory obligations. Establishes a clear governance structure for oversight of climate risk. Provides an overview of our climate risk management approach. 	<p>Group Climate Risk Management Policy</p> <ul style="list-style-type: none"> Sets out principles and guiding standards for the effective management of climate-related risks. Aligned the guidance with BNM CRMSA, covering areas such as governance, strategy, risk appetite, risk management, scenario analysis, and disclosure. Clearly defines roles and responsibilities across the Three Lines of Defence.
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Committed to Achieving Net Zero by 2050

Risk Management

Prohibited Credits in the Group Credit Policy

The Group does not extend credit to individuals or corporations:

1. Whose activities contravene the law.
2. Charged with or found guilty of an offence under the AMLA1 laws/regulations.
3. Suspected to be involved in money laundering/terrorism financing/proliferation financing (“ML/TF/PF”) and has been established to have Anti-Money Laundering/Countering Financing of Terrorism/Countering Proliferation Financing (“AML/CFT/CPF”) risk following Enhanced Due Diligence.
4. Involved in trade of wildlife or wildlife products regulated under country or international standards (e.g., CITES1).
5. Involved in production or trade in or use of unbonded asbestos fibers. This does not apply to purchase and use of bonded asbestos cement sheeting where the asbestos content is less than 20%.
6. Involved in production or activities involving harmful or exploitative forms of forced labour²/harmful child labour³.
7. Involved in production or trade in radioactive materials. This does not apply to purchase of medical equipment, quality control (measurement) equipment, and any other equipment which are permissible according to local or national law or regulations.
8. Involved in the production or trade in firearms, weapons, and munitions, with the exception for Malaysian national defense purposes.
9. Involved in the production or trade in pornography and prostitution.
10. Involved in activities that could damage any heritage sites listed under country national heritage or UNESCO World Heritage Sites.
11. Involved in development of new plantations or production sites on High Biodiversity Value/High Conservation Value and High Carbon Stock forests, primary forests, and forest reserves.
12. Involved in new planting or production sites in peatland areas.
13. Involved in exploitation of people and communities that are against indigenous people’s rights.
14. Involved in new coal fired power plant project and new thermal coal mines project.
15. Involved in unregulated open burning for land clearance.

¹ Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001.

² Convention on International Trade in Endangered Species of Wild Fauna and Flora.

³ Forced labour refers to all work or services not voluntarily performed and extracted from an individual under threat of force or penalty.

⁴ Harmful child labour refers to the employment of children that is economically exploitative, or is likely to be hazardous to, or to interfere with, the child’s education, or to be harmful to the child’s health, or physical, mental, spiritual, moral, or social development.

Group’s Stance on Coal and No Deforestation, No Peat and No Exploitation (“NDPE”) Commitment

The Group’s Coal Stance and NDPE Commitment, established in 2022, guides the avoidance of financing activities associated with heightened climate and human rights risks, including deforestation, biodiversity loss, and labour rights concerns. Beyond exclusion, the Group engages with and supports customers in developing and implementing transition plans aligned with its sustainability objectives.

RHB’s Stance on Coal

RHB will not provide financing for new thermal coal mining projects or coal-fired power plants, and will adopt a phased approach to reducing its existing coal exposure.

To support transition finance, the Group will consider providing financial support to new or existing customers, including those whose revenues are fully or partially derived from coal, where there is clear and demonstrable commitment to transition towards low-carbon and more sustainable business activities. Where such support is extended, the implementation of agreed transition measures and action plans is subject to ongoing monitoring.

RHB’s NDPE Commitment

RHB will not pursue opportunities or provide financing for companies that are directly involved in:

- Deforestation
- Development of new plantation or production sites in peatland areas
- Exploitation, including forced labour, child labour, and practices that transgress indigenous peoples’ rights

The Group’s NDPE Commitment is applicable to the palm oil, forestry, and agricultural sectors. Companies in these sectors must demonstrate alignment with our NDPE principles and responsible practices to be eligible for financing.

The Group may consider providing financial support to customers who have obtained relevant certification by multi-stakeholder initiatives, or have a time-bound plan towards achieving the relevant certifications.

CLIMATE RISK RESPONSE

Climate Risk Appetite Setting (“RAS”)

Guided by our annual Material Risk Assessment, the Group applies a RAS process to define climate risk appetite metrics, which have been in place since 2023 to manage climate-related financial risks. Performance against these metrics is monitored and reported monthly to the Group Capital & Risk Committee (“GCRC”), Board Risk Committee (“BRC”) and the Board through the Group Risk Report, supported by clear limits and escalation thresholds.

The metrics cover areas such as CCPT performance and green financing, with additional measures being phased in as data quality and climate risk capabilities improve. In parallel, transition risks are managed through sectoral limits on higher-risk industries, embedding climate considerations into portfolio management and supporting alignment with the Group’s sustainability and Net Zero commitments.

Assessing Our Customers’ ESG and Climate-related Risks

Anchored on the Group’s frameworks, policies, guidelines, and risk appetite, RHB adopts a proactive approach to managing ESG risks across its business activities. ESG considerations are embedded into risk assessment and sector-specific approaches to support responsible capital allocation, manage financial and reputational risks, and enable customers’ transition towards more sustainable business practices.

Note: RHB does not currently apply an internal carbon price in our decision-making processes. Nonetheless, we will continue to assess the potential application of internal carbon pricing as part of our ongoing efforts to integrate climate-related considerations into our decision-making, strategic planning, and risk management.

ESG Risk Assessment (“ERA”)

Our ERA process ensures that ESG considerations, including climate-related risks, are systematically incorporated into credit evaluations and financing decisions in line with BNM’s CCPT requirements, and has been fully rolled out across Malaysia and overseas operations. In 2025, this process was further strengthened through the introduction of reviews of completed ERA templates by Group Sustainable Finance for new credit applications, enhancing consistency, alignment with internal policies and guidelines, and overall controls over ESG risk management across business units.

Key Objectives:

Evaluate ESG risks, including climate risk, before approving financing for high-risk sectors.

Enhance risk transparency by tracking CCPT performance and GHG emissions of financed customers.

Provide a structured risk assessment process that enables RHB to manage climate transition risks and mitigate portfolio exposure to carbon-intensive industries.

Simplified Questionnaire (“SQ”) and Sector-Level Questionnaires (“SLQs”)

To support a consistent and risk-aligned assessment of ESG considerations across its customer base, RHB applies tiered questionnaires which are proportional to customers’ size, sector, and risk profile. This approach enables the Group to integrate ESG and climate-related risks into credit assessment and due diligence processes, while recognising differences in customers’ sustainability maturity and data capabilities.

Simplified Questionnaire (“SQ”)

The SQ, introduced in 2024, applies to SME exposures in six high-carbon-emitting sectors: Agriculture, Manufacturing, Energy, Transport, Construction, and Waste Management. The SQ adopts the Climate Change and Principle-based Taxonomy Implementation Group (“CCPT IG”) Due Diligence Questionnaire (“DDQ”) as its minimum baseline question set, recognising that SMEs are at an early stage of their sustainability journey and may have limited capacity to provide the more detailed information required under the SLQs.

Customers are screened based on:

<p>Industry Certifications</p> <p>Ensuring compliance with sectoral sustainability standards.</p>	<p>Legal & Compliance Issues</p> <p>Assessing any past or ongoing legal concerns related to ESG performance.</p>	<p>Material Environmental Risks</p> <p>Identifying exposure to pollution, biodiversity loss, resource inefficiency, and GHG emissions.</p>	<p>Social & Governance Standards</p> <p>Upholding labour, human rights, and corporate governance to support inclusive economic development.</p>
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The Group will continue to progressively enhance its ESG and climate-related assessment approach in line with evolving regulatory expectations, business priorities, and market developments across the jurisdictions in which it operates. This includes the periodic review and refinement of relevant assessment tools and supporting criteria, strengthening the identification and evaluation of material ESG and climate-related risk considerations within credit assessment and monitoring processes, and providing ongoing support to facilitate consistent implementation across the Group.

The Group will also continue to enhance related disclosures, where appropriate, taking into account the maturity of practices, availability of data, and evolving reporting expectations.

Committed to Achieving Net Zero by 2050

Risk Management

Sector-Level Questionnaires ("SLQs")

For non-SME customers in high-emitting sectors, ten sector-specific SLQs are applied to enable a more in-depth assessment of ESG risks and sustainability practices, while customers outside these sectors are assessed using a General Questionnaire. The SLQs go beyond the minimum requirements of the CCPT IG DDQ and are structured around three core themes, supporting a more rigorous ESG due diligence process and strengthening the Group's management of ESG risks in higher-risk industries.

Social & Governance Standards

- Companies must uphold labour and human rights and engage local communities to ensure inclusive economic development.
- Strong corporate governance and risk management practices are essential across all sectors.

Environmental Responsibility & Resource Efficiency

- Businesses must implement best practices in waste, pollution, and hazardous material management.
- Companies should adopt water and energy efficiency initiatives to minimise resource consumption.
- Industries with significant land-use impact must integrate biodiversity conservation and ecological restoration into their practices.

Climate Action & Emissions Reduction

- Companies must set GHG reduction targets and adopt climate adaptation/mitigation strategies.
- Sectors reliant on conventional energy are encouraged to increase renewable energy adoption and improve energy efficiency.
- Businesses should actively transition away from fossil fuels by integrating renewable energy sources into their operations.

Sector-Specific Considerations



Auto Production

Targets industrial decarbonisation, improved combustion efficiency, and sourcing of sustainable raw materials.



Palm Oil

Requires responsible sourcing, smallholder inclusions, and restoring ecosystems to comply with national and international standards.



Transport

Encourages the transition to low-emission vehicles and sustainable fleet management.



Steel

Targets industrial decarbonisation, improved combustion efficiency, and low-carbon material adoption.



Energy Supply

Focuses on reducing fossil fuel dependency, renewable energy integration, and minimising/mitigating ecological damage.



Manufacturing

Drives sustainable supply chain management, waste reduction, and resource circularity to minimise carbon footprint.



Mining & Quarrying

Emphasises biodiversity protection, responsible land use minimise ecological damage, and conduct post-mining rehabilitation and reclamation activities.



Oil & Gas

Focuses on reducing fossil fuel dependency, renewable energy integration, and oil spill prevention.



Construction

Requires sustainable sourcing of building materials, energy-efficient and sustainable construction practices, and mitigating/minimising ecological damage.



Chemicals

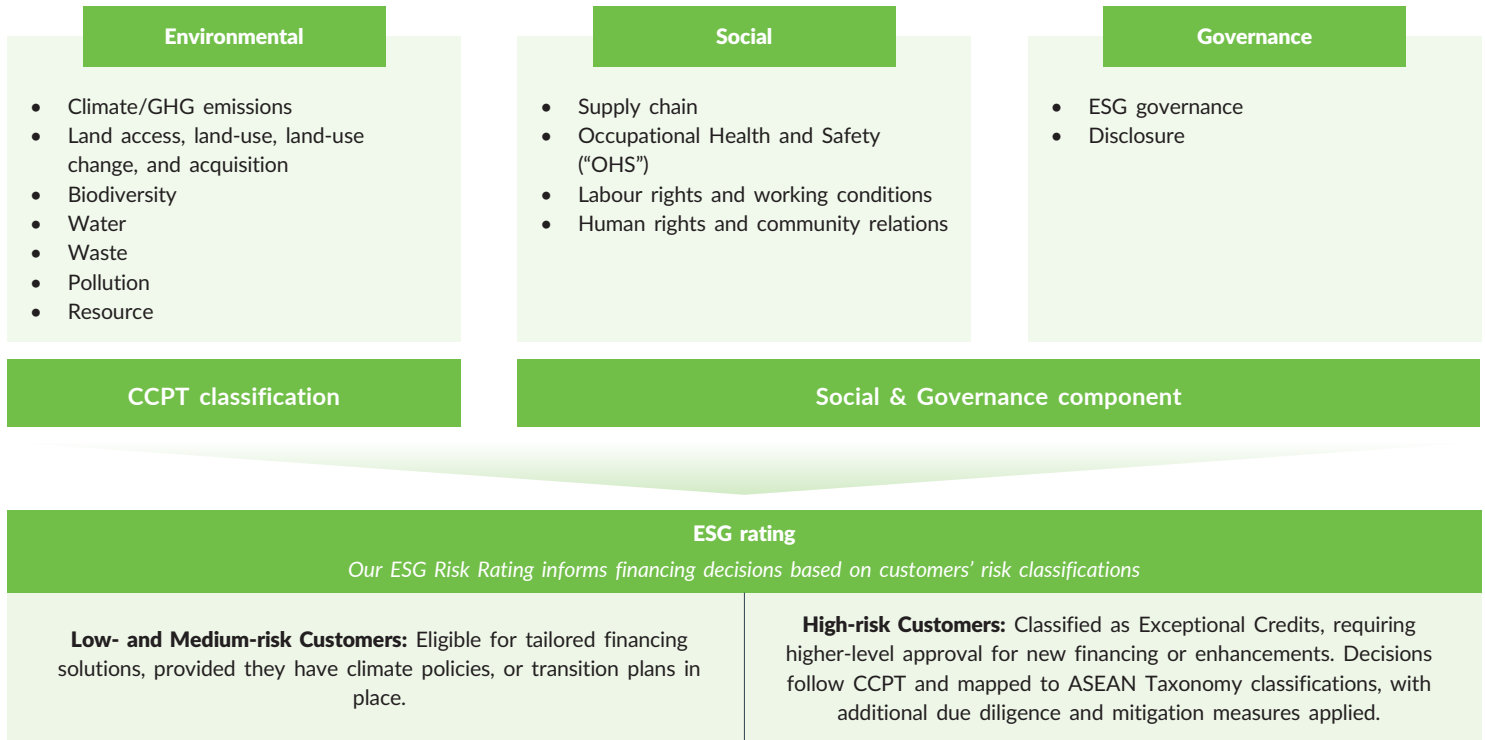
Prioritises hazardous waste disposal and safe raw material sourcing to reduce environmental toxicity.

Borrower ESG Risk Rating

ESG risk screening mechanisms, including climate-related considerations, have been implemented to assess governance risks, sustainability commitments, and transition plans, thereby strengthening due diligence for higher-emitting sectors. These measures help ensure that customers demonstrate credible transition strategies prior to financing.

ESG Risk Ratings and Credit Decisions

The Group's ESG Risk Rating, derived from the ERA, provides a structured and holistic assessment of ESG risks by incorporating BNM's CCPT classification alongside social and governance factors. This supports informed credit decision-making, ensures regulatory alignment and facilitates customers' sustainability transition efforts.



Low ESG Risk (L) – Customers have minimal or no adverse ESG risks.

- Subject to ongoing checks for continuous compliance with ESG requirements.

Medium ESG Risk (M) – Customers are exposed to ESG risks which are largely reversible and readily addressed through mitigation measures.

- Financing is subject to time-bound mitigation measures to address ESG issues.
- Business units will monitor progress and ensure compliance as part of the annual review process.

High ESG Risk (H) – Customers are exposed to adverse ESG risks with no mitigation measures/ not being addressed.

- Financing is contingent on time-bound mitigation measures to manage ESG risks.
- Business units will work closely with customers to guide them towards more sustainable and climate-friendly practices, primarily through the annual review process.
- Classified as Exceptional Credit, requiring escalation to a higher level of approval for any new financing or enhancements.
- Business units will track progress, monitor relevant media reports, and obtain certifications as part of due diligence.
- Exceptional credit approval thresholds are capped within defined limits on a rolling 12-month basis.

Underwriting Guide

As part of the Group Climate Action Programme ("GCAP") Phase 2, an Underwriting Guide was introduced to embed climate and ESG considerations into credit underwriting. This strengthens alignment between financing decisions, the Bank's sustainability agenda and risk appetite, while enhancing ESG risk management. The guide is applied across multiple business segments to ensure a consistent approach to ESG risk assessment in financing decisions, covering:



*This includes overseas operations.

Committed to Achieving Net Zero by 2050

Risk Management

Key Objectives of the Underwriting Guide



MONITORING CLIMATE-RELATED RISKS

Climate Risk Dashboard

RHB has established oversight and control mechanisms to support the systematic monitoring and management of climate-related risks across underwriting, investment, and operational activities. To support this, the Climate Risk Dashboard, introduced in 2023, continues to provide the GCRC, BRC, and the Board with visibility over climate risk exposure across the Group, including breakdowns by business segment and key sectors. Following the expansion of its scope in 2024 to cover additional PCAF asset classes and sector-level Net Zero target monitoring, the dashboard continues to be used in 2025 to track climate-related risks and performance. These insights support ongoing monitoring of financed emissions in line with the Group's Net Zero 2050 commitment and inform sectoral, portfolio, and sustainable finance strategies, without duplicating prior-year enhancements.

CLIMATE RESILIENCE: CLIMATE SCENARIO ANALYSIS AND STRESS TESTING

Anticipating and managing climate-related financial risks requires a forward-looking and data-driven approach. Climate-related risks may affect the Group's business prospects over the short, medium, and long term. To assess the resilience of our portfolios under different climate-related pathways, RHB has conducted climate-related scenario analysis and stress testing in line with regulatory expectations set by BNM.

These exercises enable the Group to assess how different climate pathways may affect financial stability, credit risk, and market conditions, supporting long-term resilience by evaluating potential economic, regulatory, and investment impacts across a range of transition and physical risk scenarios. The insights inform risk management and strategic planning, while recognising that climate scenario methodologies and data will continue to evolve.

The scenarios applied span the short, medium, and long-term time horizons and are aligned with BNM's 2024 Climate Risk Stress Testing Exercise. Long-term climate scenarios are based on Network for Greening the Financial System ("NGFS") pathways, namely an orderly Net Zero 2050 ("NZ 2050"), a disorderly Divergent Net Zero 2050 ("DNZ 2050"), and a Hot House World aligned with Nationally Determined Contributions ("NDC"). An additional short-term acute ("ST Acute") physical risk scenario is included, simulating a one-off 1-in-200-year flood event occurring based on the Intergovernmental Panel on Climate Change's ("IPCC") Representative Concentration Pathway ("RCP") 8.5 scenario in 2050.

Description and Key Assumptions of Climate Scenarios

	Net Zero 2050 ("NZ 2050")	Divergent Net Zero 2050 ("DNZ 2050")	Nationally Determined Contributions ("NDC")	Short-term Acute ("ST Acute")
Description of Scenarios	<ul style="list-style-type: none"> Orderly scenario based on NGFS. Assumes both implemented and pledged policy measures are fully implemented but remains inadequate to facilitate an orderly transition. 2.5°C increase in temperatures. 	<ul style="list-style-type: none"> Disorderly scenario based on NGFS. Strong climate policy and significant green technology breakthrough for an early and orderly transition to a low carbon world. Limiting to 1.5°C increase in temperatures. 	<ul style="list-style-type: none"> Hot house scenario based on NGFS. Differs from NZ 2050 in that impacts from climate policies are uneven and lower technological advancement resulting in higher carbon cost. Limiting to 1.5°C increase in temperatures. 	<ul style="list-style-type: none"> Simulating a one-off 1-in-200-year flood event occurring, based on the IPCC's RCP 8.5 scenario in the year 2050, which considers a future where no global policy change is adopted.
Climate-related Risk Type	<ul style="list-style-type: none"> Transition risk Physical risk 	<ul style="list-style-type: none"> Transition risk Physical risk 	<ul style="list-style-type: none"> Transition risk Physical risk 	<ul style="list-style-type: none"> Acute physical risk
Time Horizons Considered	Short, Medium, and Long Term	Short, Medium, and Long Term	Short, Medium, and Long Term	Short term

To strengthen scenario analysis capabilities and meet regulatory expectations, RHB continues to enhance its climate risk models to quantify financial exposure across transition pathways and physical hazards for Malaysia exposures and progressively, overseas exposures.

Our Approach

	Transition Risk	Physical Risk										
Models	<p>1. Sector-specific Bottom-up Assessments: Applied to corporate portfolios, evaluating transition risks at sector level. We have developed models for the following sectors:</p> <table border="1"> <tr> <td>Oil & Gas</td> <td>Mining & Quarrying</td> </tr> <tr> <td>Palm Oil</td> <td>Energy Supply</td> </tr> <tr> <td>Land Transport</td> <td>Sea Transport</td> </tr> <tr> <td>Air Transport</td> <td>Steel</td> </tr> <tr> <td>Chemical</td> <td>Generic (Others)</td> </tr> </table> <p>2. Top-down Macroeconomic Modelling: Used for broader credit portfolios, incorporating climate-adjusted macroeconomic variables to assess systemic credit risk exposure.</p>	Oil & Gas	Mining & Quarrying	Palm Oil	Energy Supply	Land Transport	Sea Transport	Air Transport	Steel	Chemical	Generic (Others)	<p>Identification of Key Climate Perils: Prioritised three physical perils that are most relevant to our business operations, particularly in relation to property-based and vehicle financing portfolio exposure:</p> <ul style="list-style-type: none"> Pluvial Flood Fluvial Flood Coastal Inundation
Oil & Gas	Mining & Quarrying											
Palm Oil	Energy Supply											
Land Transport	Sea Transport											
Air Transport	Steel											
Chemical	Generic (Others)											
Impact	Customer financial statements, probability of default, and credit losses.	Customer financial statements, collateral values, probability of default ("PD"), loss given default ("LGD"), and credit losses.										
Validation & Integration	The models are validated and the insights will progressively be embedded into risk assessment and decision-making frameworks. This will assist to refine our risk appetite, align portfolio strategies, and integrate climate considerations into underwriting and investment decisions.											

Outcomes of the Assessment

Using the approach illustrated above, RHB had in 2025 assessed the potential impacts of climate-related risks to the Bank's business and operations. A summary of the outcomes of the assessment are presented below:

Insights	Transition Risk	Physical Risk
Overall, the projected increase in stressed Estimated Credit Losses ("ECL") over time for the Bank's assessed portfolios was not significant across all the climate scenarios. The largest impact to ECL was projected to be from transition risk. Projected ECL incorporating climate stress remained healthy and within the Bank's risk capacity.	Transition risk impacted the corporate portfolio the most. Within the corporate portfolio, the top three most impacted sectors were Mining and Quarrying, Chemical, and Sea Transport. The largest impact was observed under the DNZ scenario, primarily due to higher carbon prices in the medium term and higher capital investment leading up to meeting the Net Zero target.	Physical risk impacted the auto finance portfolio the most, followed by the residential mortgage portfolio. This was due to higher projected damage to vehicles than properties at equivalent flood depths. The largest drop in collateral value is experienced under the ST Acute scenario, positively correlated to the severity of flood hazard assumptions under each scenario.

Current and Anticipated Financial Effects of Climate-related Risks and Opportunities

In FY2025, being the Group's first year of climate-related financial disclosures, RHB is in the process of developing and refining its methodologies to assess financial impacts arising from climate-related risks and opportunities. In line with the regulatory requirement from BNM, the Group has conducted a Climate Risk Stress Testing ("CRST") exercise to determine potential financial impacts under stressed climatic conditions. Based on the assessments conducted, no material financial impacts and no significant risk of material adjustment have been identified for the reporting year.

In the medium term, climate-related opportunities may positively impact the Group's financial performance and financial position. In line with our sustainability KPI of mobilising RM90 billion in sustainable financial services by 2027, we will expand our sustainable and transition finance activities. This may lead to asset growth, as well as an increase in net interest income.

Nonetheless, the Group recognises the importance of progressively strengthening our ability to quantify and assess climate-related financial impacts. RHB will continue to enhance our data, analytical capabilities, and internal processes to support more robust evaluation and disclosure of the potential effects on financial position, performance, and cash flows in future reporting periods, in line with the Group's National Sustainability Reporting Framework ("NSRF") Action Plan.

Committed to Achieving Net Zero by 2050

Risk Management

ENTITY-LEVEL SUSTAINABILITY AND CLIMATE RISK MANAGEMENT

RHB Group Asset Management ("RHBGAM")

Sustainability-related considerations are fully embedded into RHBGAM's investment process. We have developed a proprietary ESG Research Process integrated within fundamental analysis. This comprehensive approach enables us to objectively appraise risk and evaluate ESG factors for investee companies, and embed these into our investment decision-making. We focus on material impact areas and take into consideration industry-specific risk exposure.

RHBGAM takes an active approach to engaging with our investee companies, utilising a 'soft engagement' strategy that focuses on encouraging better ESG practices within their operations. Through regular engagements with investee companies, we address issues including corporate governance, controversies, and ESG best practices. Key frameworks, guidelines, and tools to manage sustainability and climate-related risks include:

RHBGAM ESG Investment Framework	<ul style="list-style-type: none"> Establishes RHBGAM's overall ESG philosophy, towards being a sustainable organisation and responsible investor. The Framework sets out the pillars of the RHBGAM ESG process: <ul style="list-style-type: none"> ESG as a Risk Management Tool ESG Integration into Active Investments Active Ownership and Stewardship
RHBGAM Sustainability and Environmental Risk Management Guidelines	<ul style="list-style-type: none"> Provides a structured approach to embed climate-related considerations into risk management and investment decisioning. This approach includes risk identification and assessment; active engagement; capacity building, and sustainability and environmental risk reporting.
Climate Risk Heat Map	<ul style="list-style-type: none"> Valuable tool for investment identification, assessment, measurement, and monitoring. The tool focuses on transition risks, as these represent the largest driver of financial risks across industries. Industries are ranked based on factors including GHG emissions intensity, regulatory and policy risks, as well as market and consumer shifts.

RHB Insurance

RHB Insurance ("RHBI") integrates ESG and climate-related risk considerations into underwriting strategies and risk management. RHBI's climate risk strategy is supported by climate scenario analysis, risk assessments, and underwriting controls to enhance resilience against climate-related financial risks.

Climate Risk Transmission Channels	<ul style="list-style-type: none"> Consideration of climate risk transmission channels have been integrated as part of the MRA process for RHB Insurance, in alignment to the Group's MRA process.
RHBI Sustainability Risk Appetite Setting ("RAS")	<ul style="list-style-type: none"> The RHBI Sustainability RAS embeds climate and ESG risk considerations into RHBI's underwriting and investment decisions, towards ensuring responsible risk exposure while supporting sustainable growth and achieving carbon neutral operations by 2030.
Climate Scenario Analysis & Risk Assessments	<ul style="list-style-type: none"> Performed a physical risk scenario materiality assessment in 2025, to evaluate how physical risk perils change in severity and likelihood under two NGFS climate scenarios (Net Zero 2050 & Nationally Determined Contributions) across two time horizons (2030 and 2050).
Climate Risk Exposure Management & Underwriting Controls	<ul style="list-style-type: none"> Subscribed to Industry Spatial Key Hazard Analytics to assess flood risk exposure for insured properties based on geographic location. Properties classified as high-risk flood zones are excluded from flood coverage. As part of RHBI's climate risk management strategy for all new policies, underwriting of coal-related industries, including coal mines, thermal coal plants, and coal-fired power plants are strictly prohibited.

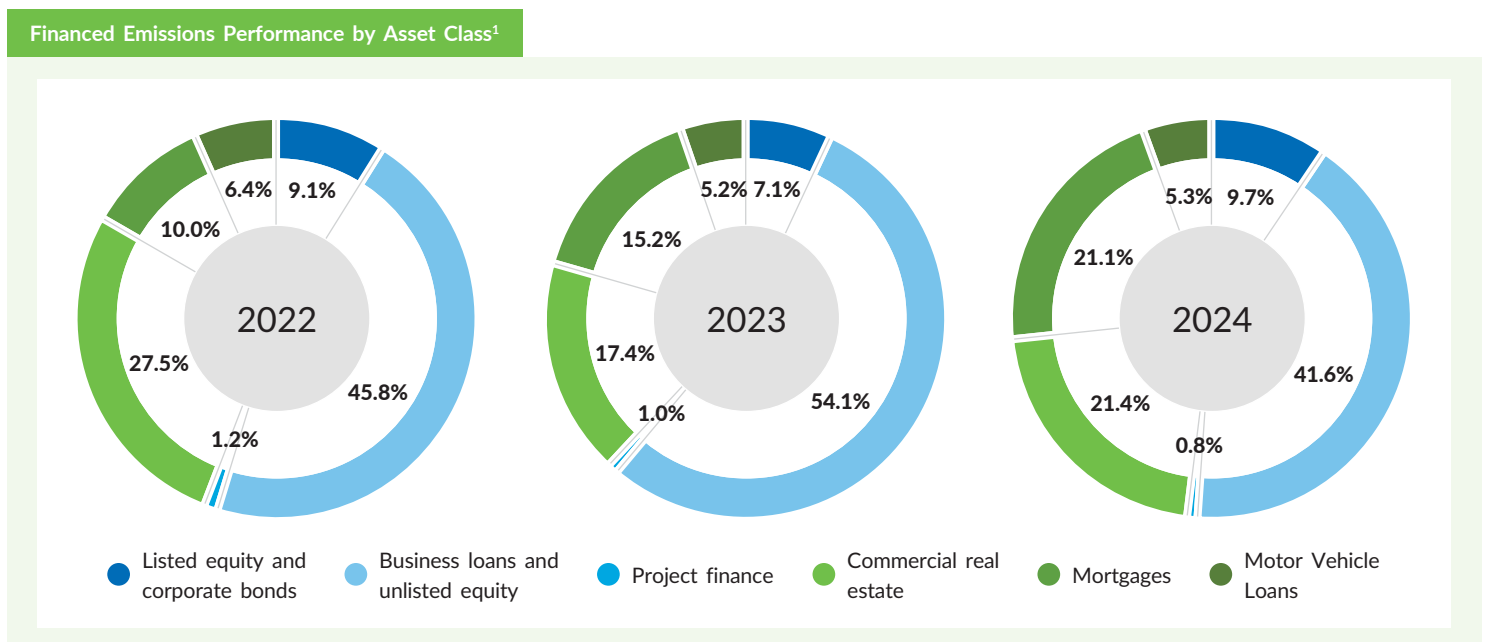
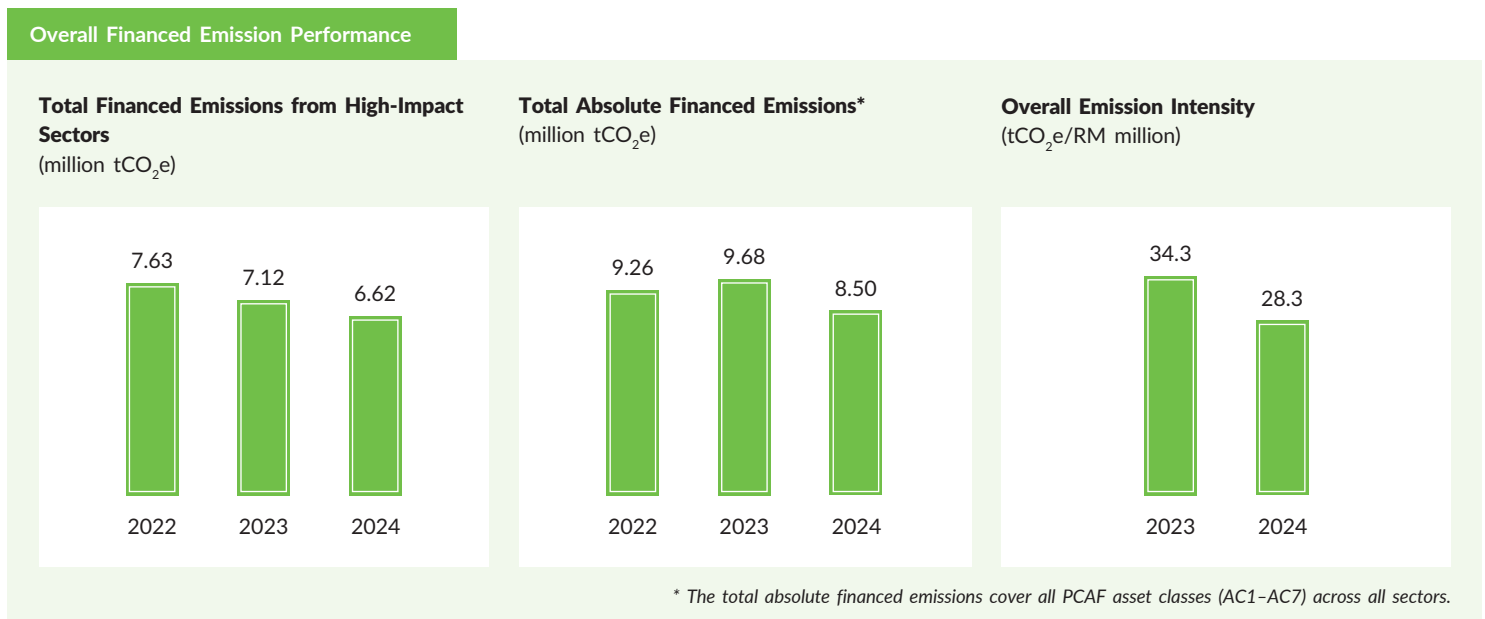
Metrics and Targets

Establishing clear climate metrics and targets, supported by robust tracking mechanisms, is essential to driving meaningful climate action. Measurable goals strengthen accountability, reinforce risk governance, and ensure alignment with global decarbonisation pathways. These metrics form the foundation for integrating sustainability and climate considerations into our business strategy, financing decisions, and risk management frameworks.

This section discusses our performance against the Group's climate-related targets, as set out within RHB's Net Zero by 2050 Strategy. Please refer to pages 40, 42, 44 and 46 of this Report.

REDUCTION OF FINANCED EMISSIONS

We are committed to reducing financed emissions, which represent the largest share of our climate footprint. Addressing these emissions is central to our Net Zero Strategy and requires close collaboration with customers, targeted sectoral interventions, and alignment with science-based decarbonisation pathways. We prioritise high-impact sectors and integrate climate considerations into risk assessments, portfolio management, and lending decisions. Through sector-specific engagement and expanded green and transition financing, we aim to support a just and responsible transition for our customers.



¹ Sovereign debt is included as part of the Group's financed emissions. Since the percentages are rounded to one decimal place, and the contribution from sovereign debt is relatively small, it is not represented in these charts.

Committed to Achieving Net Zero by 2050

Metrics and Targets

Financed Emissions Performance by High-Impact Sector

Sector Emissions (Absolute Emissions, million tCO ₂ e)	2022	2023	2024
Energy Supply	1.61	1.56	0.99
Palm Oil	1.27	1.45	0.87
Oil & Gas	0.28	0.26	0.51
Property & Construction	3.89	3.35	3.78
Transportation	0.58	0.51	0.47

ENABLING CUSTOMER TRANSITION

Our Green Financial Services portfolio supports the transition towards a sustainable and climate-resilient economy by directing financing to activities that reduce emissions and promote environmental sustainability, including renewable energy, energy efficiency, clean transportation, and other green sectors. In parallel, sustainable insurance solutions support customers to manage climate-related risks while encouraging responsible and low-carbon practices.

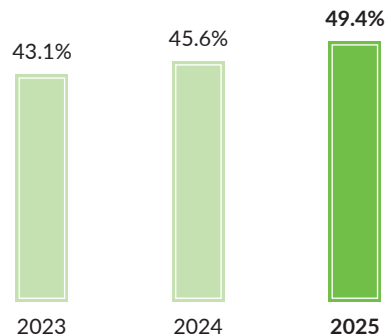
2025 Achievement

68% of total outstanding amount classified as C1-C3 under the BNM CCPT, equivalent to 23% of total assets.

REDUCTION OF OPERATIONAL EMISSIONS

While financed emissions account for the largest share of our climate impact, reducing operational GHG emissions remains a key priority. In 2025, the Group achieved a 49% reduction in operational GHG emissions compared to our 2016 baseline year. This consistent improvement reflects our sustained focus on operational efficiency, energy management, and decarbonisation efforts.

Emissions Reduction Achieved



[For further information on our operational GHG emissions, including breakdown by scope, emissions source and region, please refer to our Online Sustainability Supplement 2025.](#)

The Group will continue to progressively enhance climate-related metrics and targets across Malaysian and relevant overseas operations, including physical risk-related indicators where appropriate, taking into account local risk exposures, business profile, data availability, and methodological maturity. Where relevant, this may include indicators supporting the management of exposures to assets or customers located in areas vulnerable to natural hazards.

Sustainable and Responsible Finance

HIGHLIGHT STORY



RHB partnered with the MATTA for the fourth consecutive time to be the Exclusive Platinum Sponsor for the MATTA Fair.

LEVERAGING DIGITALISATION AND TECHNOLOGY TO ADVANCE RHB'S SUSTAINABILITY STRATEGY

As momentum towards a low-carbon economy accelerates, businesses are increasingly turning to technology to support sustainability efforts. In Malaysia, a significant proportion of companies are adopting digital solutions to advance decarbonisation, improve access to essential services, and strengthen the credibility of sustainability disclosures, underscoring the growing role of technology in enabling sustainable outcomes.

Against this backdrop, RHB leverages technology to advance our sustainability objectives in line with the Group's PROGRESS27 strategy. Through continued investment in digitalisation, we enhance financial accessibility for customers while enabling the adoption of technologies that support more sustainable business operations and practices.

Enhancing Customer Experience through Digitalisation

Enhancing customer experience and trust begins with improving accessibility and financial inclusion, leveraging technology and digitalisation to deliver seamless, inclusive, and secure financial solutions. This year, the Group continued to enhance customer experience through a series of digital banking initiatives designed to simplify interactions and expand self-service capabilities.

Building on the success of our fully digitised onboarding journey for credit cards and personal financing, we then launched an auto financing journey to accelerate retail loan growth. As a first-in-market capability offering instant conditional approval, this journey delivers a frictionless onboarding experience and has driven 14% growth in digital auto loan disbursements since its launch in March 2025.

RHB also expanded our Digital Self-Serve Service capabilities through the RHB Online and Mobile Banking platforms. Three new Service Request modules were introduced, covering credit card balance refunds below RM3,000, and dispute handling for duplicate billings on both credit and debit cards. These services were progressively rolled out and made fully available on Internet Banking and Mobile Banking by December 2025, giving customers greater control and faster resolution without the need to visit a branch.

In parallel, enhancements to Online and Mobile Banking focused on straight-through processing for card management. Progressive releases between July and August 2025 introduced features such as card PIN set-up and activation, as well as overseas transaction and card-not-present opt-in functionality, further improving ease of use and customer autonomy.

Internally, RHB strengthened service delivery through RHB Ask, its AI-powered knowledge assistant. By centralising information and enabling faster access to accurate responses, the platform is estimated to save approximately 40,000 man-hours annually, supporting more consistent and responsive customer service.

As we move forward with our sustainability journey, continuous investment in our digital capabilities will be key to driving financial inclusion and expanding accessibility. We are committed to reimagining the everyday banking experience, empowering customers to manage their finance seamlessly, and with confidence.

Overall digital sales contribution **32%**

Credit cards digital sales contribution **24%**

Personal Financing digital sales contribution **15%**

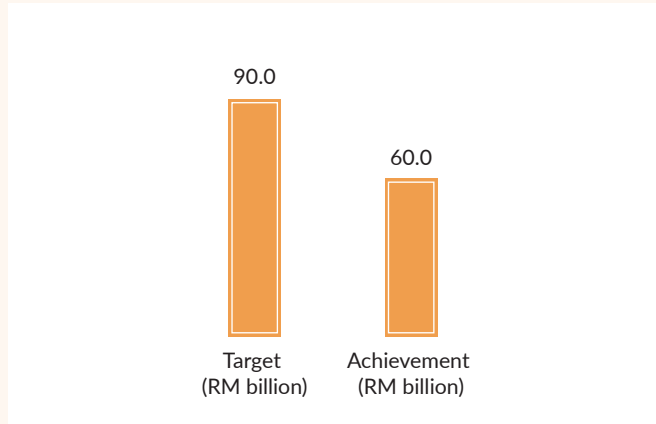
Mortgage digital sales contribution **48%**

Sustainable and Responsible Finance

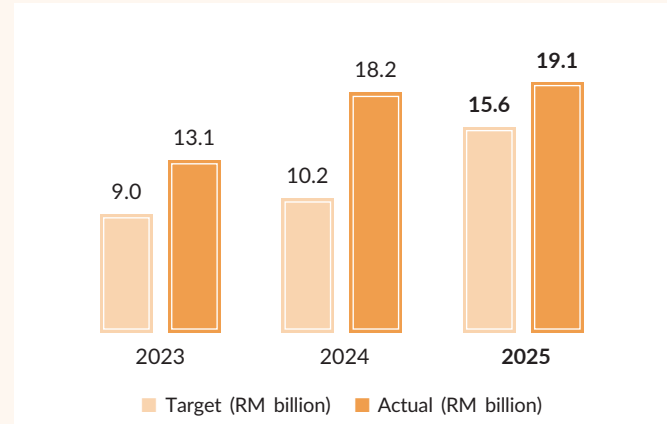
Enabling Transition through Sustainable Financial Services

KEY HIGHLIGHTS

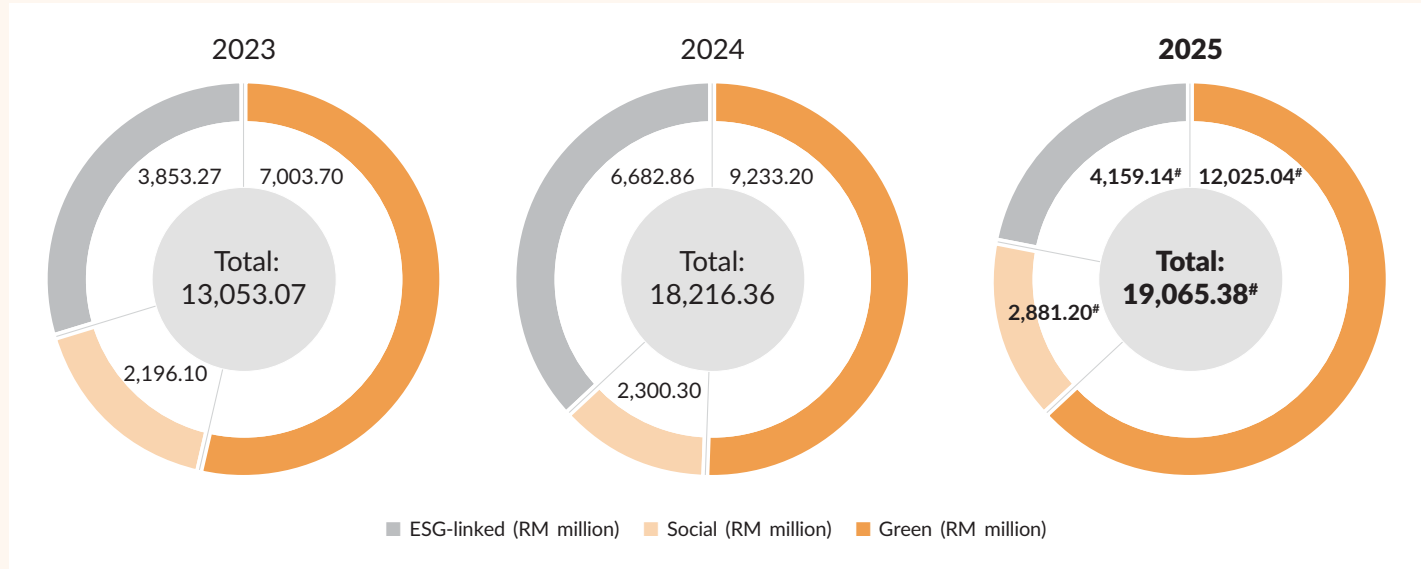
Achieved 67% mobilisation against the Group's 2027 Sustainable Financial Services ("SFS") target.



Exceeded the Group's annual target for SFS mobilisation for three consecutive years.



Breakdown of SFS mobilisation by categories highlights the continued importance of green financing and investment.



[#] This data has been externally assured. Please refer to the independent limited assurance report in our Online Sustainability Supplement 2025.

Our Approach

Financial institutions play an important role in supporting the transition to a low-carbon economy by directing capital towards sustainable and transition activities. At RHB, this role extends beyond financing to include solutions, advisory, and partnerships that support customers as they adapt to evolving sustainability expectations.

Our ambitions are guided by the Group's target to mobilise RM90 billion in Sustainable Financial Services ("SFS") by 2027, and underpinned by the Sustainable and Responsible Finance pillar of RHB's Sustainability Strategy and Roadmap. These activities are supported by clear governance and oversight, as well as frameworks and guidelines to integrate sustainability considerations across our business segments, while supporting long-term value creation.

GOVERNANCE AND OVERSIGHT OF SUSTAINABLE FINANCIAL SERVICES

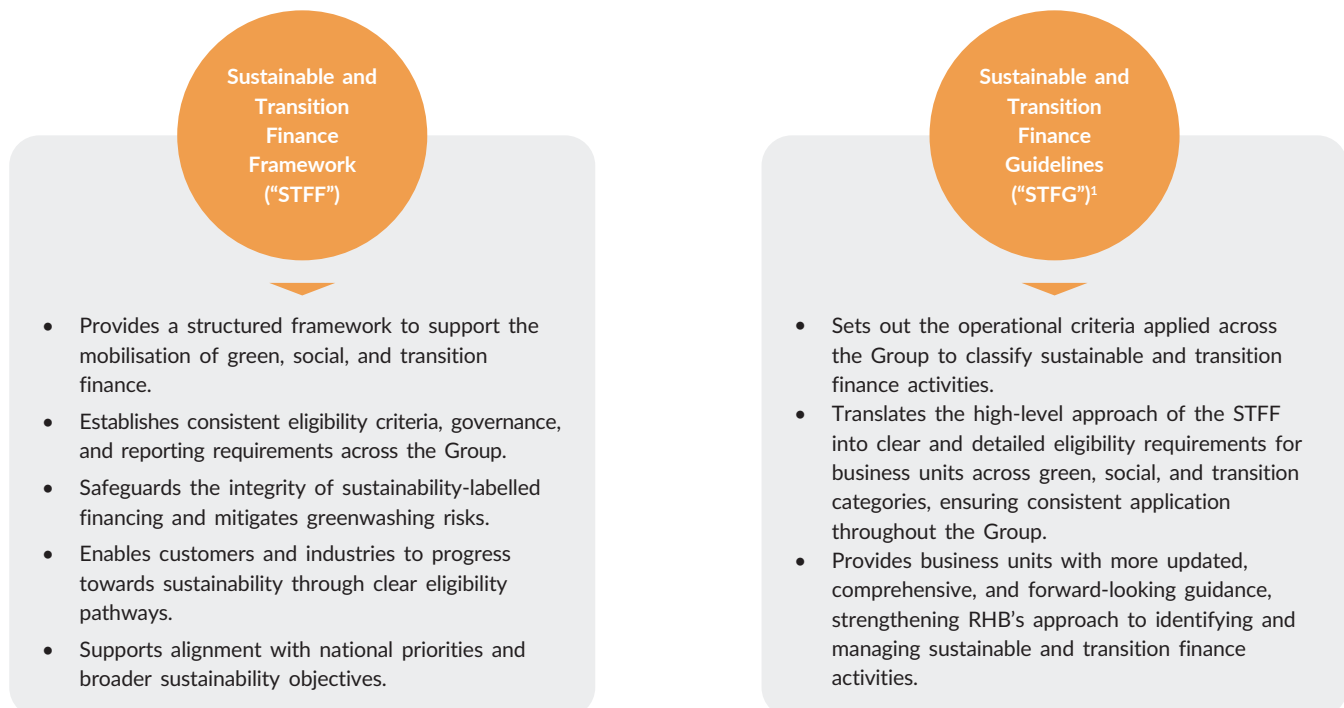
Effective governance is fundamental to the Group's approach towards mobilising Sustainable Financial Services. At the working-level, the Sustainable Business Council ("SBC") serves as the primary forum for embedding sustainability into business strategies, steering the implementation of sustainable finance efforts, and monitoring progress against key performance indicators. Chaired by the Group Chief Sustainability Officer ("GCSO"), the SBC meets every month to drive accountability and alignment across the Group.

To further strengthen the integration of sustainability into our business activities, the GCSO also serves as a permanent invitee on the Group Credit Committee ("GCC"). Beyond this, the Group's sustainable finance achievements are closely monitored by the GSC, the BSC, and the Board of Directors.

As the Centre of Excellence for sustainable and transition finance, the Group Sustainable Finance ("GSF") team plays a central role in driving the Group's efforts. To support the integration of sustainability considerations into business decisions, the responsibilities of GSF include, among others:

- Leading the innovation and development of sustainable financial products and solutions.
- Engaging and working collaboratively with key internal and external stakeholders.
- Providing advice and guidance to Strategic Business Groups ("SBGs") on sustainable finance matters.
- Reviewing Environmental, Social, and Governance ("ESG") risk assessments and BNM Climate Change and Principle-based Taxonomy ("CCPT") classifications for new and additional credit applications to ensure consistency and accuracy.
- Strengthening business units' capabilities through regular sharing sessions on sustainable finance-related topics.

Robust frameworks, policies, and guidelines are key to ensuring a consistent approach to mobilising sustainable finance across our business segments. To this end, we developed and introduced the Sustainable and Transition Finance Framework ("STFF") in 2025. The STFF will be implemented and operationalised in 2026, replacing the existing ESG Eligible Business Activities Guidelines ("EBAG") to classify sustainable and transition finance activities. The STFF will be applicable to our Malaysian and overseas operations.



¹ The STFG will be launched in 2026 and will replace the ESG Eligible Business Activities Guidelines ("EBAG") and the Green Finance Handbook. The STFG will be applicable to our Malaysian and overseas operations.

Sustainable and Responsible Finance

Enabling Transition through Sustainable Financial Services

Our Initiatives

EMPOWERING CONSUMERS WITH SUSTAINABLE RETAIL BANKING SOLUTIONS

As customers become more conscientious, the Group believes in the importance of integrating sustainability into our retail offerings. We offer a range of sustainable retail banking solutions that enable customers to align their everyday financial decisions with environmental and social considerations.

Promoting EV Adoption

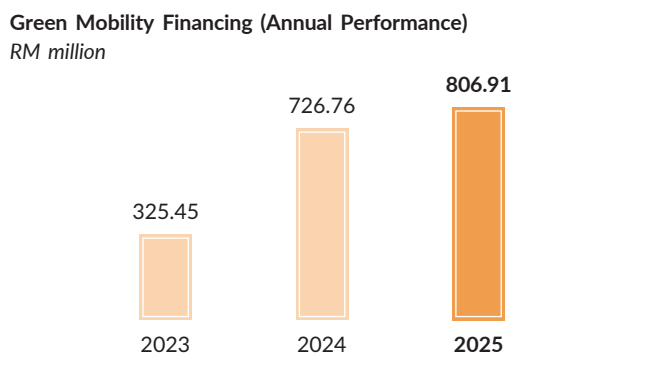
Through our green financing programme for electric vehicles (“EVs”), we support sustainable mobility and provide customers with practical and cost-effective financing solutions.

2025 Progress

We introduced RHB Vehicle Financing-i (Variable Rate) Flexi Redraw, enabling customers to make excess payments above scheduled instalments, which are applied directly to profit charges on the outstanding principal and providing customers with the flexibility to withdraw the excess funds when needed. This enhancement strengthens the attractiveness of EV financing while supporting customers’ transition to lower-emission mobility options.

Our Performance

Since 2021, we have cumulatively mobilised nearly RM2 billion to support green mobility.



Personal Financing for Solar Panels

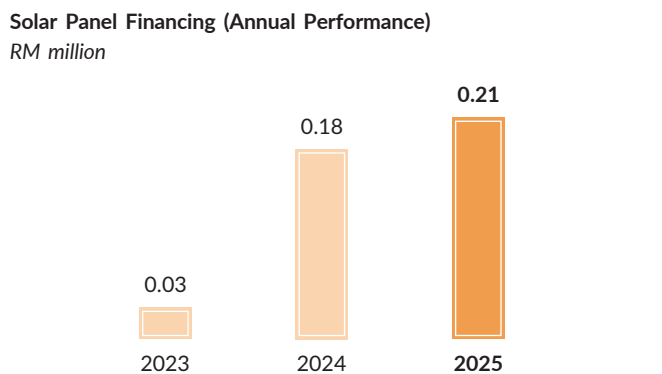
We provide personal financing solutions to support the installation of residential solar panel systems, enabling households to manage energy costs and reduce emissions.

2025 Progress

In 2025, RHB continued to support the purchase of residential solar panel systems. Financing is available for purchases from all solar panel service providers certified with the Sustainable Energy Development Authority (“SEDA”), with an attractive promotional rate of SBR plus 5% (7.75% per annum).

Our Performance

Since 2021, we have cumulatively mobilised RM0.49 million to support the installation of residential solar panels.



Supporting Homeownership among Malaysians

We continued to support homeownership by collaborating with selected developers, such as Syarikat Jaminan Kredit Perumahan Berhad and Cagamas SRP Berhad, to deliver sustainable financing solutions.

To further facilitate residential property purchases, we offer tailored financing options:

Green Mortgages



Green Residential Financing with higher financing margins programmes. Eligible residential properties with GreenRE, Green Building Index (“GBI”), or Leadership in Energy and Environmental Design (“LEED”) Green certificate. In addition, the Green Home Loan Programme in close collaboration with Cagamas SRP Berhad offers financing up to 110% (100% + 10%), supported by a guarantee from Cagamas SRP Berhad.

First-Time Homeownership



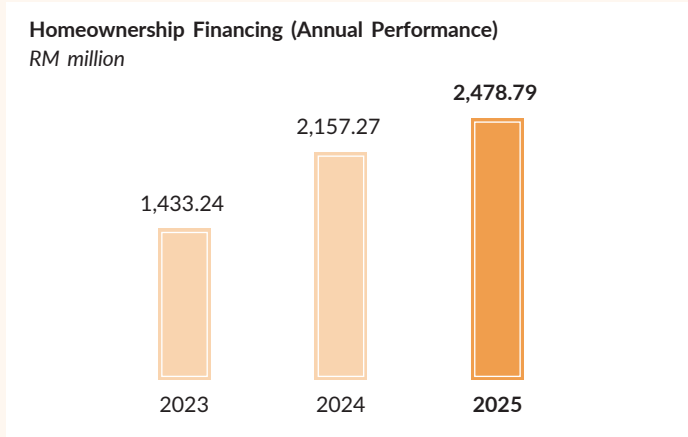
Through Commodity Murabahah Skim Jaminan Kredit Perumahan (“SJKP”) Home Financing-i and First Home Mortgage/i (“FHM”), we provide access to financing for underserved Malaysians, including gig workers and small entrepreneurs, offering an option to purchase their first home.

2025 Progress

- In partnership with Cagamas SRP Berhad, we launched the conventional Green Home Financing Programme in December 2025, offering up to 110% (100% + 10%) financing to support the purchase of certified green residential properties and promote sustainable homeownership.
- Continued offering the FHM scheme to further strengthen access to affordable homeownership for Malaysia’s B40 and M40 income groups.

Our Performance

Since 2021, we have cumulatively mobilised RM8.1 billion towards green and affordable housing.



Note: Homeownership financing includes Green Mortgage and Affordable Housing financing.

Sustainable and Responsible Finance

Enabling Transition through Sustainable Financial Services

SUPPORTING SME DEVELOPMENT AND TRANSITION

Small and medium enterprises ("SMEs") play a critical role in Malaysia's economic vitality, employment creation, and supply chain resilience. As sustainability expectations from regulators, customers, and investors continue to rise, SMEs increasingly need practical support to navigate this transition without compromising business viability.

RHB supports SMEs on their sustainability journey by providing accessible sustainable financing solutions, targeted green products, and advisory support designed around real business needs. Through these efforts, we enable SMEs to respond to evolving market demands, improve resilience to environmental and social risks, and unlock growth opportunities in emerging sustainable value chains.

SME Sustainable Financing Schemes

The SME Sustainable Financing Schemes provide targeted green financing solutions tailored to SME. These facilities provide SMEs with working capital of up to RM10 million, with repayment periods of up to ten years at preferential rates.

Purpose	Description	Tenure	Pricing	Margin of Financing
Renewable Energy	Financing the adoption of renewable energy.	Up to 10 years	As low as *4.50% p.a.	Up to 100%*
Green Building	Financing the construction and acquisition of sustainable buildings.	Up to 25 years	As low as BLR/BFR ¹ *2.80% p.a.	Up to 90%*
Green CAPEX	Financing equipment and machinery that improve eco-efficiency, reduce emissions, and enhance energy efficiency.	Up to 10 years	As low as *4.50% p.a.	Up to 90%*
Green Working Capital	Financing working capital for the purchase of green materials and products by eligible businesses.	Up to 10 years	As low as *4.50% p.a.	Up to 100%*
Green Technology	Supporting growth and investment in green sectors and technologies.	Up to 10 years	As low as *4.00% p.a.	Up to 100%*
Green Vehicle	Financing the acquisition of eco-friendly vehicles.	Up to 9 years	SBRI ² + *0.80% p.a. (as low as 2.10% p.a.)	Up to 90%*

* Subject to terms and conditions

¹ Base Lending Rate/Base Financing Rate

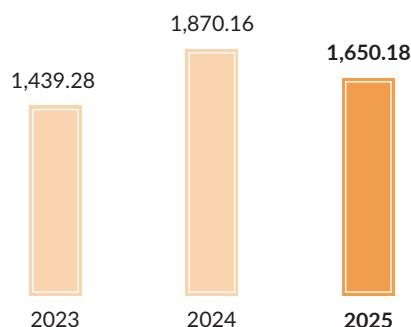
² Standardised Base Rate Islamic

Our Performance

Cumulatively mobilised over RM5.4 billion to support SMEs' sustainable finance needs.

SME Banking SFS Mobilisation (Annual Performance)

RM million



Low-Carbon Transition Facility ("LCTF") Mobilisation

Since 2023, RHB has leveraged Bank Negara Malaysia's ("BNM") LCTF to support SMEs in transitioning towards lower-carbon operations and integrating sustainability considerations into their business strategies. As one of the leading financiers under the facility, we continue to play an active role in enabling this transition.

To enhance transparency and impact tracking, RHB collaborated with the Malaysian Green Technology and Climate Change Corporation ("MGTC") to embed the Low Carbon Operating System ("LCOS") into our LCTF offering. This allows participating SMEs to measure and monitor greenhouse gas emissions more systematically, strengthening accountability and visibility over sustainability outcomes.

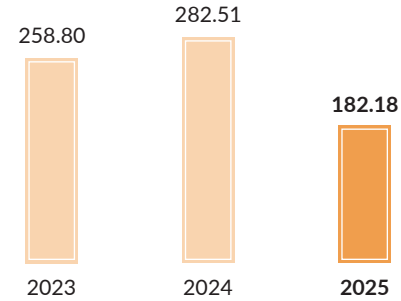
Following high uptake and application momentum in the early years of the programme (2023-2024), the pool of eligible applicants narrowed in 2025, leading to a natural decline in the annual funding mobilised. Since its inception, the LCTF requirements have also become more stringent, to ensure that funds are utilised effectively. This has also contributed to the decline observed in 2025.

Our Performance

Cumulatively mobilised RM723.49 million by leveraging the LCTF.

LCTF Mobilisation (Annual Performance)

RM million



ENABLING SUSTAINABLE GROWTH FOR CORPORATE AND COMMERCIAL CUSTOMERS

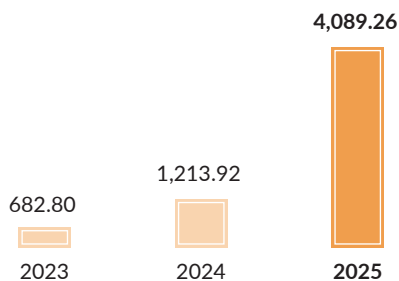
As ESG factors increasingly influence market dynamics, regulatory landscapes, and stakeholder expectations, corporate and commercial customers need financial solutions that support their sustainable and low-carbon transition. We empower businesses to integrate ESG principles into their operations through tailored financing, strategic advisory, and innovative sustainability-linked products, hence facilitating responsible business practices and driving long-term value across industries.

Our Performance

Cumulatively mobilised RM6.7 billion to support corporate banking customers transition towards sustainable business practices. Similarly, we have cumulatively mobilised RM3.1 billion to support commercial banking customers.

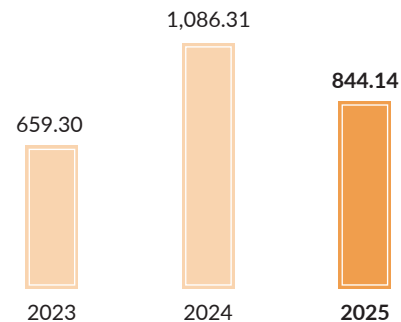
Corporate Banking SFS Mobilisation (Annual Performance)

RM million



Commercial Banking SFS Mobilisation (Annual Performance)

RM million



Testimonials from our Corporate Customers



We sincerely appreciate RHB for extending the sustainability-linked facility to our organisation. This innovative financing solution has provided us with greater flexibility while directly aligning with our core business objective of integrating sustainability into every aspect of our operations. By linking financial terms to measurable ESG performance, the facility reinforces accountability, transparency, and continuous improvement. We are proud to partner with RHB in driving meaningful progress toward a more sustainable future.

JB Cocoa Sdn Bhd



RHB has encouraged us to explore the possibility of obtaining green certification for our upcoming residential development project. RHB's team highlighted the benefits of obtaining the certification, which would allow both our company and RHB to promote a sustainable future. RHB has also shared with us tailored green financing products, which have further reaffirmed our decision to ensure our project meets the requirements to procure the green certification for our upcoming development.

Public Listed Property Developer

Sustainable and Responsible Finance

Enabling Transition through Sustainable Financial Services

EMBEDDING SUSTAINABILITY CONSIDERATIONS INTO GROUP WHOLESALE BANKING

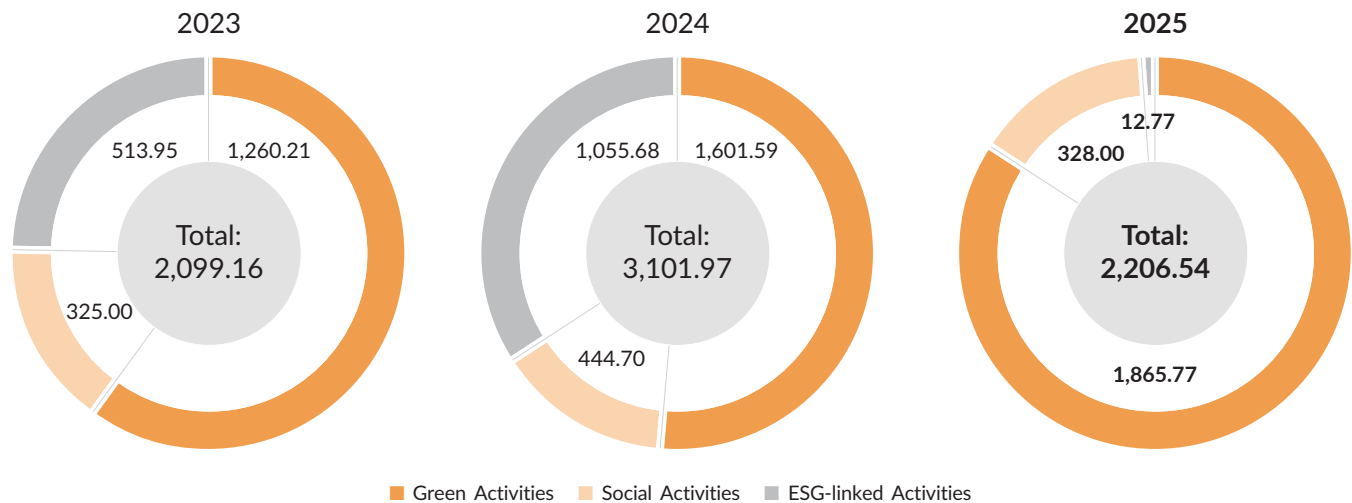
RHB Investment Bank

RHB Investment Bank (“RHBIB”) advances sustainable finance through fund-raising activities such as green bonds and ESG-focused capital market instruments that promote responsible business practices and investment strategies. We continue to strengthen Malaysia’s ESG debt capital market by enhancing origination and distribution capabilities, while exploring opportunities across key ASEAN markets.

Our Performance

RHB Investment Bank has cumulatively mobilised RM9.2 billion in sustainable financial services since 2021.

RHBIB SFS Mobilisation (Annual Performance)
RM million



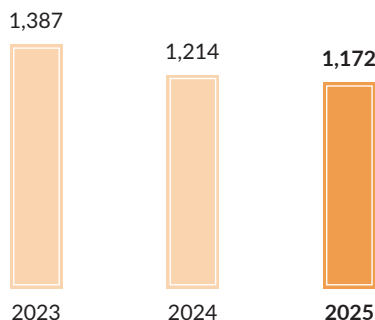
RHB Group Asset Management

The integration of sustainability and climate considerations is a core principle of our investment philosophy, reflecting growing investor demand for long-term value creation with positive environmental and social impact. Sustainability is integrated into the RHB Group Asset Management (“RHBGAM”) investment process through a proprietary ESG research approach that assesses ESG factors and related risks for investee companies as part of investment decision-making, with a focus on material impact areas and industry-specific risk exposures.

Our Performance

RHBGAM is making steady progress toward its target of RM4.5 billion in ESG/Sustainable and Responsible Investment (“SRI”) assets under management by 2026. Its SRI funds, approved by the Securities Commission, demonstrate the Group’s commitment to responsible investing. As of 2025, RHBGAM manages seven ESG-linked funds with a total Assets Under Management (“AUM”) of RM1,172 million.

RHBGAM ESG/SRI AUM
RM million



Group Treasury and Global Markets

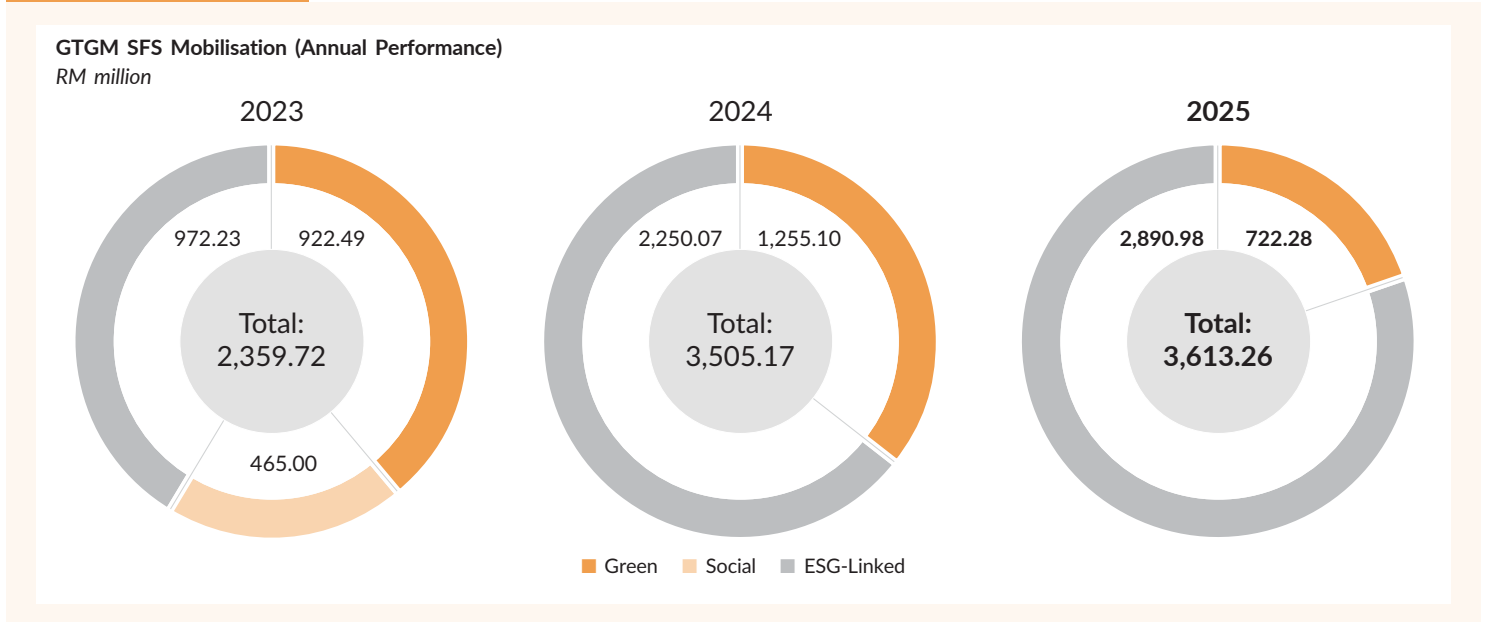
Group Treasury and Global Markets (“GTGM”) uses an internal ESG rating model to align investment decisions with the BNM CCPT. The model enables systematic categorisation of eligible investments by evaluating their ESG risks and opportunities.

To support this strategy, GTGM applies a structured investment decision-making process that requires any bond considered for inclusion in the portfolio to have a minimum CCPT rating of C3. This disciplined approach reinforces our commitment to embedding ESG considerations throughout the investment lifecycle.

Our portfolio-level monitoring approach utilises:

Analyst knowledge	Meetings/calls with Management (where possible)	Third party research (main method)	ESG rating provider flags
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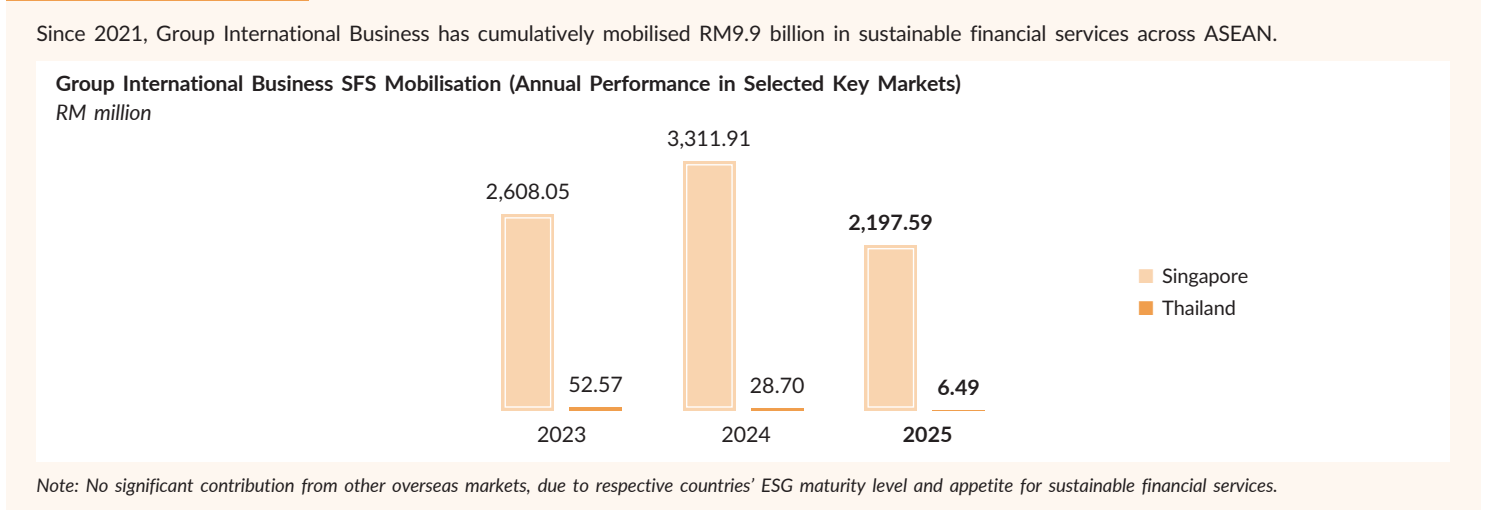
Our Performance



SUSTAINABLE SOLUTIONS ACROSS ASEAN

Aligned with RHB’s Sustainability Strategy and Roadmap, Group International Business drives the expansion of sustainable financial services across key ASEAN markets. Solutions offered include syndicated sustainability-linked loans and ESG-focused bonds, through which we support customers across ASEAN to manage their ESG risks while transitioning towards sustainable and lower-carbon business practices.

Our Performance



Sustainable and Responsible Finance

Enabling Transition through Sustainable Financial Services

SUSTAINABLE AND INCLUSIVE INSURANCE

Insurers play an important role in advancing the low-carbon transition and supporting customers on their sustainability journeys. RHB Insurance is committed to offering sustainable insurance solutions that promote low-carbon practices and expand financial inclusion. At the same time, its investment mandate is aligned with ESG principles to maximise positive environmental and social impact.

RHB Insurance Sustainability Roadmap

Recognising the pivotal role insurers play in the sustainability transition, we developed the RHB Insurance Sustainability Roadmap in 2023. Aligned with the Group’s overarching Sustainability Strategy, the Roadmap focuses on priorities specific to RHB Insurance, with key KPIs embedded to support the Group’s broader sustainability agenda.



RHB Insurance Sustainability KPIs	2025 Achievements
KPI 1 Sustainable & Responsible Insurer	59% of investment assets meet internal ESG criteria.
KPI 2 Better life for 20,000 Malaysians	Partnered with Boost Bank to offer basic Personal Accident ("PA") protection to underserved and unserved segments.
KPI 3 Achieve Carbon Neutral operations by 2030	Environmental footprint reduction and GHG management are being tracked. 88.5 tCO ₂ e reduced against our target of 206.4 tCO ₂ e.
KPI 4 Diversity, Equity, and Inclusion	Women currently represent 50% of our Board of Directors, and 42% of our Management Committee.
KPI 5 Group Climate Action Programme	Climate risk management and climate-related regulatory reporting are aligned with the Group climate programme.

RHB Insurance ESG Taskforce

To enhance sustainability integration within RHB Insurance, we established the RHB Insurance ESG Taskforce in 2023. The Taskforce is responsible for embedding sustainable practices across our operations, improving transparency in ESG reporting, and ensuring alignment with regulatory requirements and industry best practices. The Taskforce comprises key senior leaders within RHB Insurance, and reports to the RHB Insurance Management Committee ("MANCO"), providing clear oversight of RHB Insurance's sustainability initiatives.

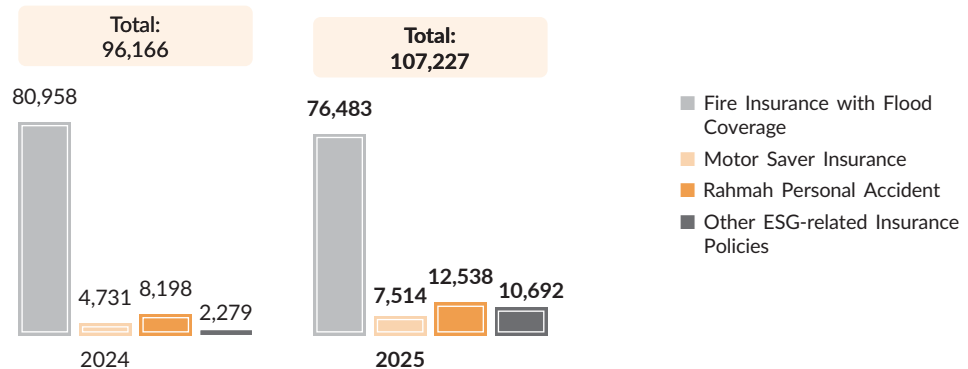
Advancing Access to Affordable Insurance

Many underserved communities remain uninsured due to affordability constraints, limited awareness, and restricted access to insurance products. The absence of coverage can amplify the impact of financial shocks, particularly for the B40 segment, where insurance is often deprioritised due to cost considerations. In 2025, RHB continued to provide insurance solutions to support individuals and businesses most exposed to financial vulnerability.

Our Performance

ESG-related Insurance Policies (Annual Performance)

No. Policies Issued



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.

Advancing RHB Insurance's Sustainability Roadmap

Strengthening ESG Capabilities in Insurance

Building internal capabilities in sustainable and responsible insurance is key to advancing RHB Insurance's sustainability objectives. In 2025, we conducted the "Understanding ESG in the Insurance Industry" programme to enhance internal understanding of ESG integration across key insurance-related functions. The programme highlighted departmental roles and responsibilities and strengthened awareness of ESG risk metrics in insurance underwriting.

Promoting Financial Literacy and Insurance Awareness

To address the limited understanding of insurance fundamentals, particularly among young adults, RHB delivered financial literacy talks across schools, universities, and virtual platforms. The sessions focused on the role of general insurance in financial planning and incorporated knowledge-check quizzes to encourage engagement.

Our Performance



173 targeted individuals
benefited from the programme.

Our Performance



Reached 1,039 participants
across eight sessions in 2025.

Sustainable and Responsible Finance

Prioritising Customer Trust and Experience



Building lasting relationships by being attentive and responsive to customer needs.

KEY HIGHLIGHTS

Delivering Service Excellence

RHB Malaysia

Maintained 2nd place Industry Ranking, with an NPS of +28 in 2025

RHB Singapore

Maintained 1st place in Industry Ranking, with an NPS of +50 in 2025

Responding to Customer Feedback

99.5% of complaints were resolved within Service Level Agreement

85.2% of customers rated satisfied on post-Complaints Resolution

Digital Transformation

Total Digital Users:
More than 3.4 million

Digital Channel Transactions: 94.5%

Digital Users Penetration Rate:
72% of the retail banking base

KEY ACHIEVEMENTS

Contact Centre Association of Malaysia ("CCAM") Industry Excellence Awards 2025

- Corporate
Silver Award for Digital Innovation
– Best Use of Automation
- Individual
Gold for Best Support Professional
– Data Analyst/Scientist (Mohammad Fuaad Mohd Rodi)
- Individual
Bronze for Best Support Professional
– Trainer (Nor Liyana Salim)

The Digital Banker

- **Outstanding** Interactive Chatbot Service by a Digital Bank
- **Best** Mobile Banking Initiative
- **Excellence** in Digital Innovation
- **Best** Customer Insights Initiative

Retail Banker International Asia Trailblazer Awards

- **Excellence** in Internet Banking

Contact Center Association of Asia Pacific Awards 2025

- **Gold**
Contact Centre Operations
- **Silver**
Employee Engagement

The Asian Banker

- **Best** Customer Experience Initiative in Asia Pacific

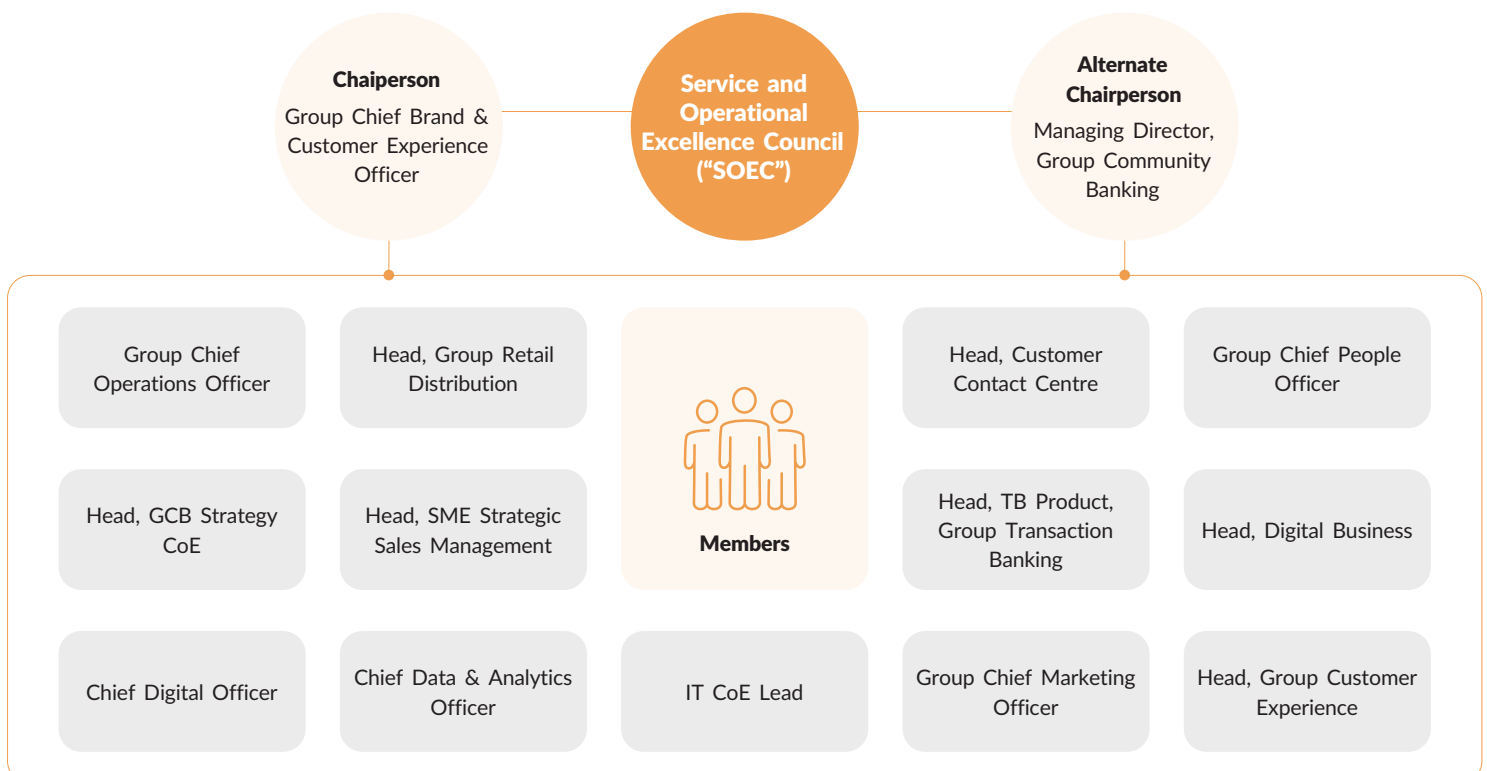
Our Approach

Trust is the foundation of everything we do. We are committed to building lasting customer relationships by delivering exceptional service, innovative solutions, and a seamless banking experience. Guided by a customer-centric approach, we design every interaction, whether in person or through our digital platforms, to be intuitive, accessible, and responsive to customer needs. Through continued investment in digitalisation, strong data management, and ethical banking practices, we ensure a secure and seamless banking experience, while protecting customer privacy and financial well-being.

DELIVERING SERVICE EXCELLENCE THROUGH ROBUST GOVERNANCE

Delivering excellence in customer experience is supported by a strong governance framework, with the Group Management Committee ("GMC") and the Service and Operational Excellence Council ("SOEC"), providing strategic oversight to uphold high standards of integrity, accountability, and compliance.

Roles	Responsibilities
Group Management Committee ("GMC")	<ul style="list-style-type: none"> Provides strategic guidance and oversight for customer-centric initiatives to optimise and enhance the customer experience. Reviews reports and proposals related to the implementation of key projects and programmes that aim to elevate customer experience. Receives monthly updates on key service indicators to ensure potential issues are identified and addressed promptly. Ensures effective risk mitigation measures are in place across our business and operations to manage current and emerging security risks.
Service and Operational Excellence Council ("SOEC")	<ul style="list-style-type: none"> Sets the strategic direction to enhance service quality across all customer touchpoints. Drives initiatives that improve service efficiency, increase accessibility, and maintain high levels of customer satisfaction. Ensures customer-facing employees receive the necessary capability-building to equip them with the skills and knowledge required for their roles. Addresses operational challenges promptly and resolves significant complaints or issues that may affect customers. Monitors key service indicators closely to ensure the Group consistently delivers service excellence. <p>In 2025, the SOEC convened 11 times to drive initiatives that ensure continuous improvement in service delivery.</p>



Sustainable and Responsible Finance

Prioritising Customer Trust and Experience

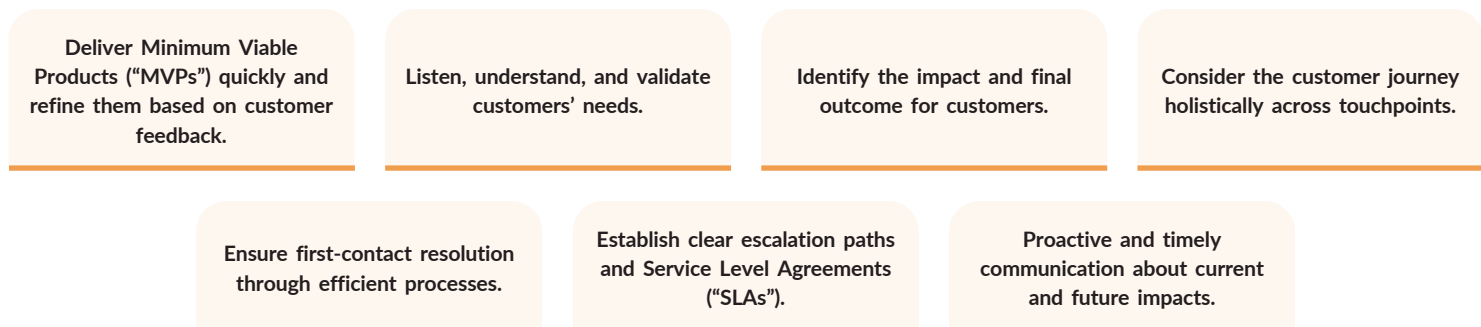
OUR CUSTOMER EXPERIENCE GUIDING PRINCIPLES

To embed service excellence across all touchpoints, we apply clear and consistent frameworks and guidelines. The RHB Way Playbook sets out the principles that guide our teams in delivering the best possible customer experience.

RHB Way Playbook



These pillars are further supported by seven Customer Experience ("CX") principles that ensure service quality remains consistent across all interactions:



In addition to the RHB Way Playbook and the seven CX Principles, our customer experience approach also integrates digital transformation and strong cybersecurity measures. This ensures seamless access to financial solutions while protecting customer privacy, providing customers with both convenience and peace of mind.

ENSURING FAIR TREATMENT OF FINANCIAL CUSTOMERS

We are committed to delivering fair, transparent, and responsible financial products and services. We uphold these principles through rigorous internal policies and strict compliance with regulatory standards, fostering a culture of accountability that supports long-term, mutually beneficial relationships with our customers.

Our approach is anchored in the following policies:

- RHB's Fair Treatment of Financial Consumers ("FTFC")
- Orderly and Fair Market Guidelines
- RHB Banking Group Complaints Management Policy

In Malaysia, our practices align with key regulatory requirements, including:

- Bank Negara Malaysia ("BNM") Complaints Handling & Fair Treatment Policies
- BNM Consumer Complaints Reporting Requirements
- Bursa Malaysia Conduct Guidelines (No. 5-001)

Our FTFC Charter

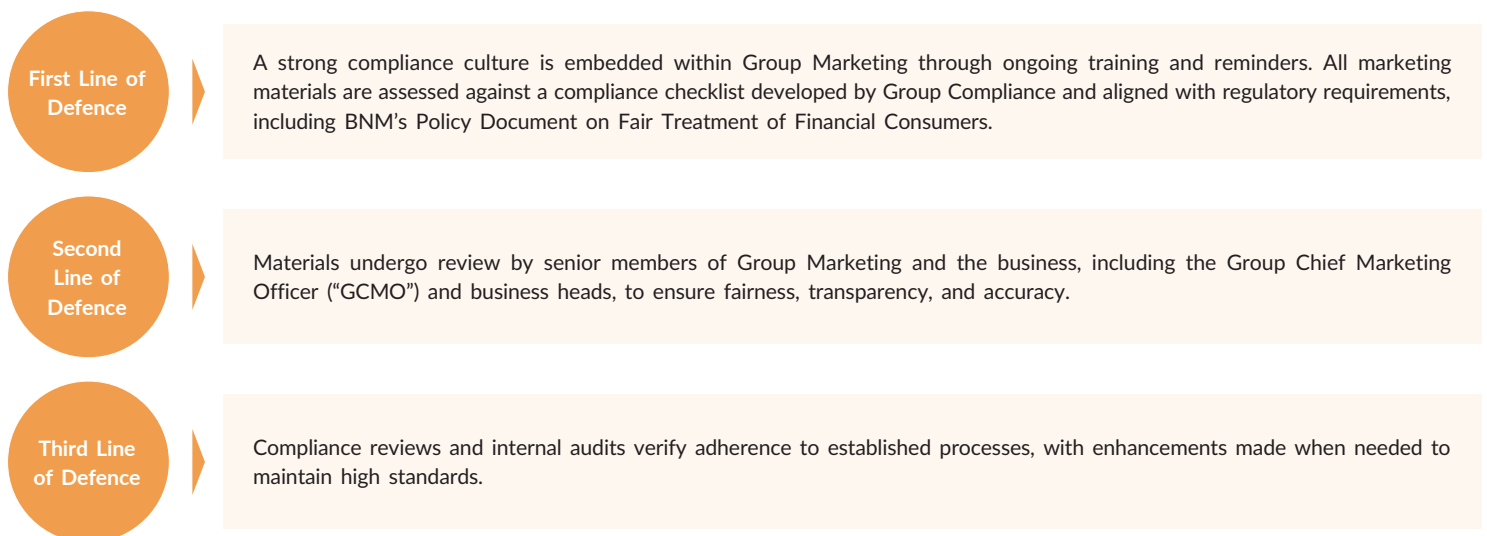
RHB is committed to the fair treatment of financial consumers and prioritises the consistent delivery of fair dealing outcomes. We remain focused on fostering long-term, mutually beneficial relationships with our customers.

<p>We commit to embed fair dealing into our Group's corporate culture and core values.</p>	<ul style="list-style-type: none"> • We will set standards on fair business practices in all our dealings with our customers, including providing financial services or products suitable to our customers' financial circumstances.
<p>We commit to being fair, responsible, and professional when dealing with our customers.</p>	<ul style="list-style-type: none"> • When dealing with our customers, every staff upholds strong work ethics, professionalism, and integrity to ensure that customers feel respected, safe, and valued with us. • Ensure all terms in our contracts are fair, in plain language as far as possible, and transparent to our customers.
<p>We commit to ensure that we provide clear and relevant information and strive to be consistent in exercising due care in our business dealings with customers.</p>	<ul style="list-style-type: none"> • Providing clear, relevant, accurate, and timely information for all our products and services is important to us to facilitate our customers in making informed decisions which are best suited to their needs. • All staff or representatives will be equipped with skills to provide quality advice and recommendation by disclosing key product features, fees and charges, risk, and benefits in a clear and concise manner.
<p>We handle all customer complaints in an objective, effective, and fair manner.</p>	<ul style="list-style-type: none"> • When handling customers' feedback, we endeavour to provide a prompt, objective, and fair solution to our customers to resolve and complains effectively.
<p>We commit to ensure that vulnerable consumers are treated fairly and equitably by providing their needs in banking.</p>	<ul style="list-style-type: none"> • Implement relevant policies in order to support the requirements of vulnerable consumers banking needs. • We will monitor closely and ensure that continuous support is provided to the vulnerable consumers to receive fair and equitable treatment. • All staff or representatives are well-trained and coached to handle vulnerable consumers.

For further information, refer to the RHB Customer Service Charter, available at: <https://www.rhbgroup.com/others/customer-service-charter/index.html>

Responsible Communication on Product and Service Information

Through Group Marketing, we ensure that all product and service information is communicated responsibly, accurately, and in line with regulatory expectations. Safeguards are embedded throughout the development and publication of customer-facing materials:



Recognising the importance of clear and transparent disclosure, our business units take several measures to ensure product and service information is communicated effectively. Product and service information is primarily provided to customers via the Product Disclosure Sheet ("PDS") and Terms & Conditions ("T&C"). All terminology used in the PDS and T&C are industry-accepted and aligned to regulatory requirements. The PDS and T&C are regularly updated to reflect changes in regulations or product offerings, ensuring customers always receive the most current information. Additionally, we strive to make the PDS and T&C available in both English and Bahasa Malaysia for better inclusivity.

Sustainable and Responsible Finance

Prioritising Customer Trust and Experience

Our Initiatives

CULTIVATING SERVICE EXCELLENCE

At RHB, service excellence is central to every customer interaction. This philosophy is embedded across performance management, capability development, and service delivery, as we strive to deliver meaningful, consistent customer experiences across all touchpoints throughout the Group.

Enhancing Service Delivery

Initiative	Description	Value Created
Premier Greenlane	Aims to improve service turnaround times and consistency at Premier Centres through enhanced service-level measurements.	<ul style="list-style-type: none"> New service-level measurements implemented from January 2025 to improve service consistency. Supports improved customer experience through clearer service standards and accountability.
RHB Way Service Behaviour Framework	Reinforces a consistent service culture by clearly defining expected service behaviours across the organisation.	<ul style="list-style-type: none"> Four new service behaviours were introduced to support consistent service delivery and alignment with the RHB Way across leadership levels.
Future Skills Framework – Service Mindset Training	Establishes a service competency framework to ensure employees are equipped to deliver service excellence to both internal and external customers.	<ul style="list-style-type: none"> 190 branches completed the service mindset training in 2025. Enhances service consistency and capability across the branch network. 6,314 employees trained in the service training programmes, amounting to 41,100 training hours.
Care for Customer, Care for Self Training	Equips customer-facing employees with the skills and tools to identify, engage, and support vulnerable customers effectively.	<ul style="list-style-type: none"> 83 of 196 Service Advisors and Service Managers, and all 19 Premier Service Managers have completed the training. Strengthens customer protection and inclusive service delivery for vulnerable customer segments.
RHB Way Service Achiever 2025	Recognises employees who consistently deliver service and operational excellence to internal and external customers. Launched in April 2025 across branches, Premier Centres, and the Contact Centre, the programme was expanded in July 2025 to include Fulfilment and Operations teams, covering 64 teams.	<ul style="list-style-type: none"> 1,102 frontliners and 118 Fulfilment and Operations employees recognised for service excellence. Reinforces service accountability and motivation across frontline and operational functions.
RHB Way Star Award 2025	Celebrates employees who embody the mindset of “Winning in Service Starts with Me” and deliver projects that enhance customer experience.	<ul style="list-style-type: none"> Achieved a 72.3% participation rate across GMC-1 departments. Encourages employee-led service and process improvements, strengthening ownership and supporting a continuous improvement culture.
RHB Way Champions Club	Honours employees who exceed key performance indicators, demonstrate strong teamwork, and deliver impactful customer solutions.	<ul style="list-style-type: none"> 69 top service achievers participated in a service immersion programme in Osaka, Japan, in June 2025. Strengthens service leadership capabilities through exposure to international service practices.

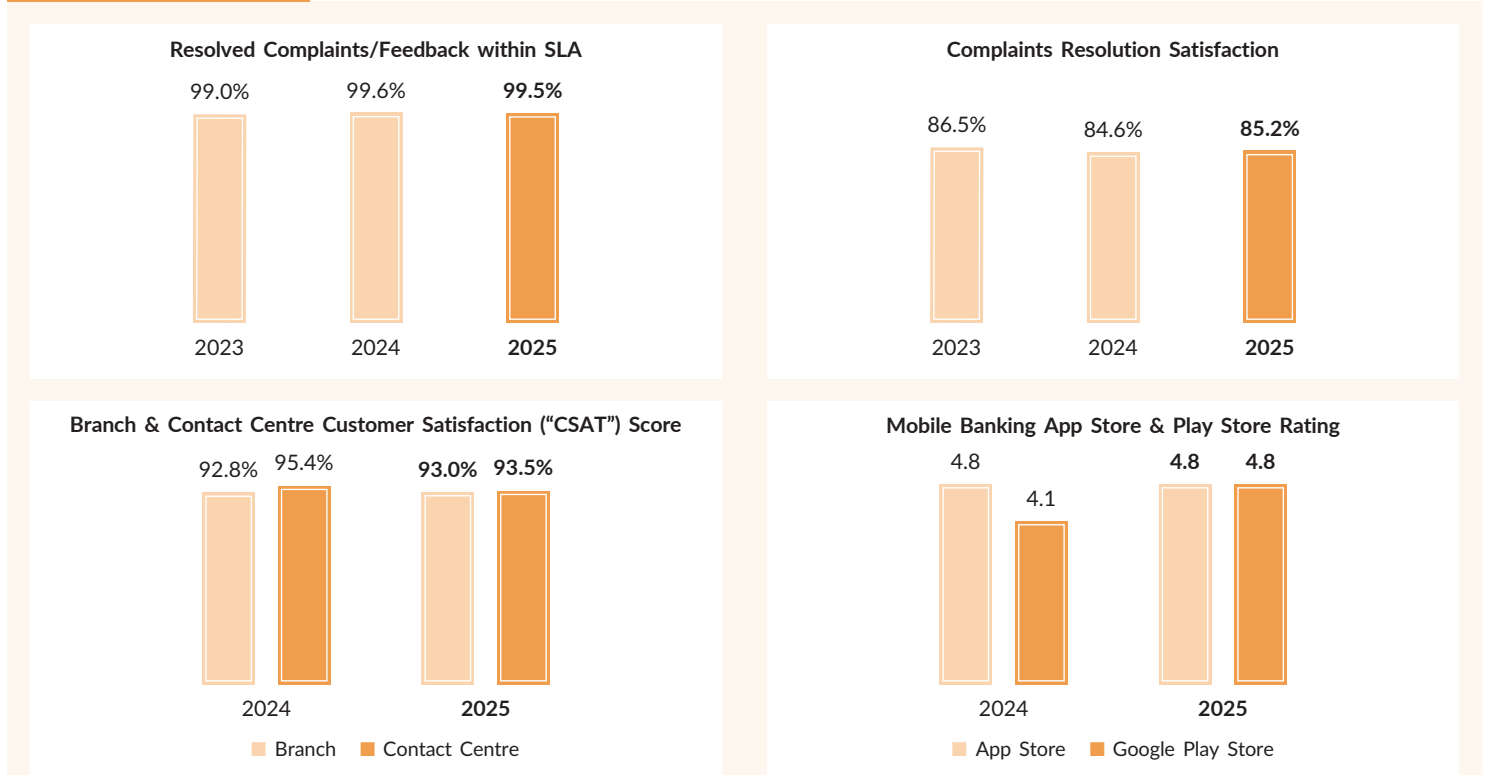
LISTENING, LEARNING AND ACTING ON CUSTOMER FEEDBACK

Customer feedback is central to how we improve our products and services. Every interaction is an opportunity to listen, learn, and refine how we serve our customers. Guided by principles of responsiveness, transparency, and continuous improvement, we maintain structured feedback channels across digital platforms, surveys, and direct engagements to ensure customer voices are heard. Our Group Customer Experience (“GCX”) team analyses feedback received to identify trends and drive long-term enhancements, while our independent Centralised Complaints Resolution (“CCR”) team reviews and promptly resolves customer complaints objectively and effectively.

To maintain service excellence, we have established Service Level Agreements (“SLAs”) that set clear performance standards for handling customer feedback and complaints. We monitor key performance metrics such as response times, resolution rates, and customer satisfaction scores to assess and continually improve our service quality. These SLAs and metrics enable us to measure our responsiveness and ensure that every concern is addressed efficiently and effectively.

Initiative	Description	Value Created
Annual Customer Survey (“ACS”)	Measures the Group’s Net Promoter Score (“NPS”) to capture the voice of customers, assess satisfaction and loyalty, and identify strengths and pain points across key touchpoints. The results support data-driven decision-making and enable performance tracking over time, by providing Group-wide insights to prioritise customer experience improvements	<ul style="list-style-type: none"> Achieved an overall NPS of +28 for RHB Bank Berhad (Malaysia) in 2025.
Qualtrics MVP2 – Moment of Truth, Episodic Onboarding, Channels, and Relationship Surveys	Through Qualtrics Minimum Viable Product 2 (“MVP2”), RHB operationalised episodic onboarding surveys to capture customer sentiment at critical moments of the customer journey and translate insights into targeted service enhancements using data analytics.	<ul style="list-style-type: none"> Established 17 customer surveys on the Qualtrics platform, including 5 Moment of Truth surveys, 8 Channel surveys, and 4 Relationship surveys. Enables timely identification of onboarding pain points across branch, digital, and direct sales touchpoints.
Project Voice	Evaluates end-to-end customer satisfaction and loyalty across key platforms and processes, with a focus on identifying actionable improvement areas to strengthen the overall customer journey.	<ul style="list-style-type: none"> Completed 5 targeted surveys covering Voice of Employee and Voice of Customer across sales, operations, registration, transaction experience, and customer support, to support Reflex User Interface/User Experience (“UI/UX”) improvements. Insights gained supported integrated improvement planning by linking employee insights with customer feedback.

Our Performance



Note: Customer Satisfaction measures the percentage of customers who responded that they were “satisfied” or “extremely satisfied” with their overall experience with the bank, based on a 5-point scale.

Sustainable and Responsible Finance

Prioritising Customer Trust and Experience

DIGITALISATION AND INVESTMENT IN TECHNOLOGY

Digitalisation and technology are key enablers of exceptional customer experiences. Adopting a mobile-first approach, we deliver seamless, secure, and intuitive digital banking solutions that enable customers to manage their finances anytime and anywhere. Through our RHB Group Digital Programme, we integrate digital solutions into customers' daily lives and business needs, creating a robust and connected banking ecosystem. We are committed to advancing financial inclusion by ensuring that our mobile banking services remain accessible to underserved communities, including those in remote areas or with limited branch access. By embedding digital innovation across all touchpoints, we enable engagements that are seamless, responsive, and value-driven.

Embedding Digital Experiences in Our Customers' Lifestyle and Business Needs

Embedding Financial Services Through Digital Ecosystem Partnerships

DIGITAL CUSTOMER	CUSTOMER ENGAGEMENT & ACQUISITION	ACCELERATING DIGITAL PAYMENTS	DIGITAL ENABLEMENT OVERSEAS
Innovative customer-centric experience	Frictionless digital experience	Enabling lifestyle and business tools towards a cashless society	Expanding digitalisation to key home markets (Cambodia & Singapore)

Data Analytics and Artificial Intelligence-Enabled

Next Generation Technology Capabilities

Our digitalisation strategy is supported by strong technology governance through the Group Technology Architecture Committee ("GTAC"). The Committee is responsible for ensuring that the right technology solutions and resources are identified and implemented, in line with the Group's enterprise architecture and digital strategy. In this way, the GTAC provides structured oversight to ensure technology investments are well-governed, secure, scalable, and aligned with business needs across the Group's operations. Our digital strategy, supported by strong governance, allows us to progress towards our vision of embedding digital financial experiences directly into our customers' lives.

We continue to invest in digital capabilities to enhance customer convenience, security, and accessibility. Through enhanced platforms, AI-enabled solutions, and strengthened security, we enable seamless banking experiences across channels and geographies while improving service efficiency and customer engagement.

Initiative	Description	Value Created
Enhanced RHB Mobile Banking ("MBK") Experience	Redesigned and launched our refreshed MBK platform to improve usability, security, and overall customer experience. The enhanced platform introduced Malaysia's first customisable widget shortcuts, allowing customers to access their most-used transactions directly from their mobile devices' home screen.	<ul style="list-style-type: none"> Improved speed and convenience of everyday banking through personalised shortcuts. Enhanced digital engagement by tailoring the app experience to individual customer needs. Transaction volumes for New MBK grew by 48.5% year-on-year, while the number of customers using MBK has grown ten-fold since its launch in 2019.
Joy@Work Payroll Digital Onboarding	Enabled bulk digital registration of payroll employees onto the Joy@Work platform, streamlining access to banking services, rewards, and benefits. The initiative significantly reduced onboarding turnaround time through a simplified, digital-first process.	<ul style="list-style-type: none"> Accelerated payroll employee onboarding through bulk digital registration. Improved customer experience by reducing processing time and manual touchpoints.
Multi-Currency Account with Intuitive Foreign Exchange ("FX") Capabilities	RHB enhanced its Multi-Currency Account offering to support 35 foreign currencies and precious metals, enabling customers to convert directly between foreign currencies without routing through Malaysian Ringgit ("MYR").	<ul style="list-style-type: none"> Reduces conversion costs by eliminating unnecessary intermediary currency exchanges. Provides greater flexibility and transparency for customers managing foreign currency transactions.
Malaysia-Singapore Account Linking	Introduced account linking between Malaysian and Singaporean accounts, allowing customers to view and manage their cross-border accounts within a single mobile application, thus supporting a more integrated regional banking ecosystem.	<ul style="list-style-type: none"> Enables seamless cross-border visibility and management of accounts. Enhances convenience for customers with banking needs across Malaysia and Singapore.
Digital Access for University Students	Through the MySISWA programme, we supported the Ministry of Higher Education ("MOHE") by issuing RHB-branded debit-cum-student cards to university students nationwide. Account opening was facilitated through on-campus roadshows and the MBK application to improve accessibility.	<ul style="list-style-type: none"> Expands access to banking services for students through simplified digital onboarding. Supports financial inclusion for young adults across higher education institutions.

DATA PROTECTION AND CYBERSECURITY

In today's digital environment, protecting customer data is essential to maintaining trust and delivering a positive experience. We uphold high standards of data privacy, security, and integrity through the Group Data and Information Management Framework, the Personal Data Protection Act 2010 Guidelines and related risk frameworks. Additionally, the RHB Banking Group Privacy Policy applies across all business segments and subsidiaries to ensure consistent practices.

Governance and Oversight

To address evolving cyber threats, the Group Technology & Cyber Risk Management Framework provides governance for managing technology, cyber, and information security risks, including cyberattacks, data breaches, service disruptions, and regulatory non-compliance. We safeguard customer information through robust monitoring and threat detection, strong incident response, data protection and encryption, continuous training, and adherence to regulatory and global standards. These efforts reinforce operational resilience and ensure seamless, secure banking experiences for our customers.

- RHB's information security practices are regulated by BNM to ensure the confidentiality, integrity, and availability of information in line with recognised industry standards.
- Cybersecurity matters are overseen by the Board of Directors, the Board Risk Committee, and Senior Management, ensuring regulatory compliance and adherence to best practices.
- Any substantiated data breach or loss of customer data privacy may be escalated to the relevant committee(s) to identify corrective and mitigation measures to prevent recurrence.
- Group Technology & Cyber Risk Management provides independent oversight by ensuring compliance and strengthening the Group's cybersecurity and technology risk posture. This includes developing and maintaining policies and guidelines, advising business units on risk mitigation and security best practices, tracking key cyber and technology metrics, monitoring incident trends, and providing assurance through risk reviews, while not directly managing security operations.

The Group Technology & Cyber Risk Management Framework is reviewed on an annual basis, or as and when there are material changes to the regulatory requirement. In addition, audits of RHB's technology and cybersecurity systems are conducted at least once every three years to verify the strength of internal controls and identify areas for improvement.

Sustainable and Responsible Finance

Prioritising Customer Trust and Experience

Information Security Management System and Certification

- The Group strives to uphold strong governance, leadership, and continuous compliance to applicable requirements through the development and improvement of frameworks, policies, and guidelines to protect information assets and uphold confidentiality, integrity, and availability.
- Specific critical systems within the Group are ISO 27001 certified, reflecting adherence to internationally recognised information security standards. Cloud-based systems are also required to obtain ISO 27017 (or an equivalent certification) to demonstrate robust security and reliability.
- RHB's data centre is certified under the TIA-942B standard, which ensures that its architecture – including cabling, cooling, ventilation, power systems, security, monitoring, resiliency, and safety – meets stringent requirements to support high uptime and operational resilience.

Security Operations Centre ("SOC")

Our Security Operations Centre ("SOC") operates 24/7 to monitor, detect, and respond to potential cyber threats. The team supports early threat identification, investigates suspicious activities, and recommends appropriate mitigation measures. Continuous cyber threat hunting is also conducted to proactively detect and address emerging risks before they escalate.

Risk Identification, Assessment and Mitigation Measures

We apply advanced measures to manage the full data lifecycle, from creation to destruction. Annual cyber risk assessments are carried out as part of the Group's Material Risk Assessment ("MRA") process to identify risks and implement effective mitigation strategies. In addition, Data Loss Prevention ("DLP") solutions are deployed to safeguard sensitive information and prevent unauthorised data breaches.

Initiative	Description	Value Created
Compromise Assessment	Conducted a Compromise Assessment ("CA") and Red Team exercise to strengthen its detection and response capabilities against advanced cyber threats. The initiative was designed to enhance data protection controls, improve system resilience, and validate the effectiveness of existing cybersecurity governance and controls in line with regulatory expectations and industry best practices.	<ul style="list-style-type: none"> • Enhanced visibility into sophisticated and stealth attack techniques, strengthening threat detection capabilities. • Identified control inconsistencies and gaps in third-party and privileged access management, enabling timely remediation.
Strengthen the Security of RHB Mobile Banking Application	We implemented an initiative to strengthen the security of the RHB MBK application, with a view to strengthen customer data protection and mitigate risks from increasingly sophisticated mobile-based threats. Through our efforts, we improved real-time threat detection and safeguarded against risks such as malware, app tampering, credential theft, and compromised devices, reinforcing cyber resilience as mobile banking adoption continues to grow.	<ul style="list-style-type: none"> • Strengthened protection against mobile-based threats and data leakage risks. • Enhanced real-time threat detection and overall cyber resilience to support secure digital banking adoption.

Substantiated Breaches of Customer Privacy

In 2025, RHB identified and addressed 5 substantiated incidents involving the unintended disclosure of customer information. These incidents primarily arose from human error, including misdirected emails, incorrect attachments, and inaccurate data updates, involving both internal staff and third-party service providers. No incidents involved system intrusion or malicious activity.

All cases were promptly investigated and resolved, with corrective actions implemented in accordance with applicable regulatory requirements. Where appropriate, disciplinary measures were taken, and incidents were escalated to the relevant governance and oversight bodies.

To reduce the risk of recurrence, RHB strengthened preventive controls through targeted staff retraining, reinforcement of data handling protocols, and enhanced data loss prevention measures. This included refresher training on secure communication practices, sharing of "lessons learnt" across affected teams, and the implementation of additional technical safeguards to further reinforce existing controls.

These actions reflect RHB's continued focus on safeguarding customer information, strengthening compliance with data protection requirements, and maintaining customer trust.

Embedding Good Practices

HIGHLIGHT STORY



Engaging suppliers at Vendor Engagement Day 2025 to strengthen alignment on sustainability and responsible business practices.

EMBEDDING SUSTAINABILITY CONSIDERATIONS INTO OUR SUPPLY CHAIN

Malaysia's supply chains play a critical role in the national economy, with small and medium enterprises ("SMEs") contributing over 40% of gross domestic product ("GDP") and 12.2% of total exports. However, many SMEs face challenges in advancing sustainability due to resource

constraints, technical complexity, and evolving regulatory expectations. Recognising this, RHB is committed to embedding sustainability across our operations while supporting suppliers and service providers in adopting responsible and resilient practices.



At RHB, we view Environmental, Social, and Governance ("ESG") as a business imperative embedded in the way we operate and engage with our partners. Integrating sustainability across our operations and supply chain is fundamental to achieving our Net Zero commitment. We work closely with vendors who share our values and commitment to responsible business practices, ensuring that ESG principles are firmly incorporated into our sourcing, selection, and evaluation processes.

Through initiatives such as the Supplier Code of Conduct Implementation Plan and ongoing engagement programmes, we aim to strengthen vendor capabilities and deepen alignment with RHB's sustainability agenda. In 2025, we conducted six knowledge-sharing sessions to support local vendors, who make up 86% of our critical vendor base, enhancing their competitiveness and resilience. Our collaboration with the United Nations Global Compact further enables us to assess and elevate ESG maturity across our supply chain, with nearly half of our critical vendors already achieving Advanced or Leader ESG ratings.

RHB remains committed to working closely with suppliers to adopt responsible and sustainable practices, fostering a value chain that delivers lasting impact and long-term value for all stakeholders.

Cheng Mien Gee,
Head of Group Procurement at RHB Banking Group

In line with the Group's PROGRESS27 corporate strategy and the RHB Sustainability Strategy and Roadmap, we continued to strengthen supply chain governance in 2025 through a structured and phased implementation of the Supplier Code of Conduct ("CoC"). Phase 1 focused on engaging key Tier 1 and Tier 2 suppliers through clear communication of expectations, supplier engagement sessions, and strategic partnerships. This phased approach is designed to address varying levels of ESG maturity, enabling suppliers to progressively strengthen sustainability practices in line with their capabilities. Phase 2 extends the same approach to key overseas operations and suppliers, beginning with RHB Singapore, to ensure consistency across regional operations.

To deepen engagement, RHB held a Vendor Engagement Day in 2025, bringing together more than 200 vendors and strategic partners. The event aligned suppliers with the Group's procurement priorities, including responsible sourcing, IT modernisation, business optimisation, and ESG integration. Through collaboration with the United Nations Global Compact ("UNGC") SME ESG Hub, vendors were provided with access to an ESG assessment platform to support benchmarking and capability-building in line with global standards. Together, these initiatives reflect our commitment to building a more sustainable, inclusive, and resilient value chain, ensuring that suppliers progress alongside the Group's broader transformation and sustainability agenda.

Embedding Good Practices

Ethics and Conduct

KEY ACHIEVEMENTS

ASEAN Corporate Governance Conference and Awards 2025

- Top-5 Public Listed Companies for Malaysia and Top 50-ASEAN Public Listed Companies

Minority Shareholders Watch Group (“MSWG”) National Corporate Governance & Sustainability Awards (“NACGSA”) 2025

- Overall Excellence Award (Ranked #3)

Conducting our business responsibly is fundamental to embedding sustainability across the organisation. Our approach to doing business is grounded in integrity, transparency, and accountability. We place strong emphasis on preventing bribery, corruption, and fraud through clear policies, effective internal controls, and continuous training and awareness efforts. Our core values, P.R.I.D.E., guide our people and reinforce a consistent and customer-focused culture throughout the Group.

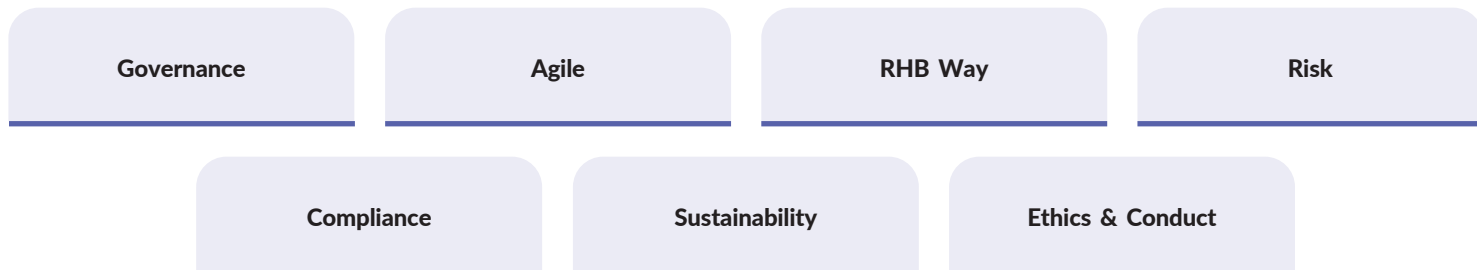
Brand Promise

Together We Progress

<p style="text-align: center;">RHB Culture Playbook</p> <ul style="list-style-type: none"> • Core Competencies <ul style="list-style-type: none"> - Drive Growth & Sustainability - Embed Customer First Mindset - Enable Best-in-Class Talent • Technical Competencies 	<p>⋮</p>	<p style="text-align: center;">P.R.I.D.E. Core Values</p> <ul style="list-style-type: none"> • Professional • Respect • Integrity • Dynamic • Excellence
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Delivering on our Brand Promise to customers through our culture and core values

Key behavioural characteristics that each employee should have, reflective of the way all employees behave, interact, and work together as a team:



Our ethical business codes, reinforced by key internal controls, are woven into our daily processes to ensure compliance with regulatory expectations and alignment with the principles we uphold:

Key
Internal
Controls

1. Code of Ethics and Business Conduct for Directors

2. Group Code of Ethics and Conduct for Employees

3. Code of Conduct for Licensed Representatives and Share Trading Officers

4. Code of Ethics & Guidelines for Business Conduct for Unit Trust Consultant(s)

Ethical business practices start with clear tone from the top. The Board ensures sound governance by overseeing robust frameworks, policies, and code of ethics, ensuring these governance principles are integrated into business operations. Through strong leadership and strategic oversight over areas including financial performance, risk management, compliance, ethics and integrity, talent development, and sustainability practices, the Board drives transparent decision-making in collaboration with the Group Senior Management.

The Board Charter and the Terms of Reference (“ToR”) for each Board Committee establishes clear roles, responsibilities, and decision-making authority, ensuring that our governance structure functions with transparency and intent. Moreover, we conduct annual evaluations of the Board of Directors, its Committees, and individual Directors to continuously uphold strong leadership, promote informed decision-making, and ensure adherence to governance best practices.

The Board Governance Handbook ("BGH") sets out the Group's key policies and guidelines, including but not limited to:

- Board Charter
- Nomination Framework for RHB Banking Group
- Remuneration Framework & Policy
- Code of Ethics and Business Conduct for Directors
- Terms of Reference for Board Risk Committee
- Terms of Reference for Board Nominating & Remuneration Committee
- Terms of Reference for Board Audit Committee
- Terms of Reference for Board Credit Committee
- Terms of Reference for Board Sustainability Committee
- Group Policy on Conflict of Interest
- Boardroom Diversity Policy
- Guideline on Directors' Expenses for RHB Banking Group
- Guideline on Tenure of Appointment/Re-Appointment of Non-Executive Directors of RHB Banking Group
- Standard Procedures for Directors to Have Access to Independent Professional Advice
- Standard Procedures on Directors In-House Orientation and Continuous Education Programme
- Group Fit and Proper Policy
- Group Anti-Bribery and Corruption Policy
- Group Whistleblowing Policy

[For further information on key governance-related policies, guidelines and statements, please refer to our corporate website at: <https://www.rhbgroup.com/others/about-us/corporate-governance/index.html>.](https://www.rhbgroup.com/others/about-us/corporate-governance/index.html)

Strong Anti-Bribery and Corruption Measures

OUR APPROACH

The Board Audit Committee ("BAC") is the primary Board-level committee overseeing integrity and anti-corruption matters. All complaints or reports received are promptly reviewed by the Information and Complaints Assessment Committee at Management level, with further evaluation by the BAC to ensure accountability and sound governance.

The Group Chief Legal & Governance Officer oversees corruption risk management and ensures best practices are upheld across the organisation. Group Integrity and Governance ("GIG"), under the guidance of the Group Chief Legal & Governance Officer, drives the implementation of strategies to manage bribery and corruption risks, guided by the Integrity and Governance Charter.

All stakeholders, including employees, customers, and affiliates, are required to comply with our Anti-Bribery and Corruption Policy when engaging with the Group. Our Whistleblowing Policy provides secure channels for internal and external stakeholders to report misconduct and is made available across the regions in which RHB operates. Reports may be submitted through speakup@rhbgroup.com or any authorised channels outlined in the Policy, in any language, with confidentiality and whistleblower protection assured.

[For further information on the BAC's roles and responsibilities, please refer to our Integrated Report 2025 and the BAC Terms of Reference, available on our corporate website at: <https://www.rhbgroup.com/-/media/Assets/Corporate-Website/HTML-Component/Section/Corporate-Governance-Link-Panel/files/TOR-GBAC.pdf>](https://www.rhbgroup.com/-/media/Assets/Corporate-Website/HTML-Component/Section/Corporate-Governance-Link-Panel/files/TOR-GBAC.pdf)

OUR INITIATIVES

Assessing Corruption Risk

Proactive assessment of corruption risk is key to strengthening internal controls and ensuring sound risk management.

Initiative	Description	Our Performance and Value Created						
Material Risk Assessment ("MRA")	<ul style="list-style-type: none"> The semi-annual MRA process covers both Malaysian and overseas operations. For 2025, corruption risk continued to be assessed as moderate under residual risk. 	<p>Percentage of operations assessed for corruption-related risks</p> <table border="1"> <tr> <td>2023</td> <td>2024</td> <td>2025</td> </tr> <tr> <td>100.0</td> <td>100.0</td> <td>100.0</td> </tr> </table>	2023	2024	2025	100.0	100.0	100.0
2023	2024		2025					
100.0	100.0		100.0					
Annual Risk and Control Self-Assessment ("RCSA")	<ul style="list-style-type: none"> Bribery and corruption risks were reviewed via the Annual RCSA. The assessments identified breaches of Anti-Bribery and Corruption ("ABC") policies as a key risk exposure, reinforcing the need for continued controls and awareness, particularly in customer-facing functions. 							
Emerging Corruption Risks	<ul style="list-style-type: none"> RHB continues to closely monitor emerging corruption risks, to ensure timely response to evolving risk trends. Ongoing training and targeted communications on ABC requirements were prioritised for high-risk departments, particularly frontline roles. In 2025, we also began exploring digitalisation initiatives as part of our longer-term efforts to further strengthen bribery and corruption prevention across the workplace. 							

Embedding Good Practices

Ethics and Conduct

Strengthening Governance Controls

Continuous efforts to review and strengthen internal controls for corruption risk ensure that our management approach remains aligned to best practices.

Initiative	Description	Our Performance and Value Created
Internal Review of Governance Controls	<ul style="list-style-type: none"> To ensure our internal controls remain strong, our anti-bribery and corruption processes and controls are reviewed annually by Group Internal Audit ("GIA"). Under GIA's audit plan, all Strategic Business Groups ("SBGs") and Strategic Functional Groups ("SFGs") are audited at least once every three years, which includes a review of their compliance with anti-bribery and corruption requirements and Anti-Money Laundering and Counter-Financing of Terrorism ("AML/CFT") practices. In 2025, GIA's annual review of ABC controls found that our governance mechanisms remain effective and continuously improved. Group Compliance conducted a compliance thematic review on Anti-Bribery and Corruption in line with the RHB Group Compliance Review Methodology, and no exceptions were identified. 	<ul style="list-style-type: none"> Received independent assurance confirming the effectiveness of internal controls and the soundness of governance practices in meeting regulatory requirements.
Group Organisational Anti-Corruption Plan ("OACP")	<ul style="list-style-type: none"> The OACP is a documented plan that sets out the organisation's approach in addressing governance weaknesses, enhancing integrity, and managing corruption risks effectively. The document also sets out our approach to identifying gaps and addressing them in a timely manner. 	<ul style="list-style-type: none"> The development and implementation of the OACP has strengthened RHB's anti-corruption framework, as reflected in the Malaysian Anti-Corruption Commission's assessment, which improved RHB's rating from High-risk in 2019 to Low-risk in 2023. Progress against the Group's OACP remained strong, with 26 out of 27 initiatives completed.

Stakeholder Training and Capacity Building

We continue to strengthen awareness and reinforce compliance across the organisation through comprehensive ABC training and communications.

Initiative	Description	Our Performance and Value Created
Training sessions	<ul style="list-style-type: none"> Conducted 59 training sessions for employees, vendors, and business partners across our Malaysian and overseas operations. 	<ul style="list-style-type: none"> 4,278 participants were trained, comprising of 3,276 employees and 1,002 associated parties.
Mandatory ABC e-learning	<ul style="list-style-type: none"> Continued to implement mandatory ABC e-learning for all new joiners¹ across our Malaysian and overseas operations. 	<ul style="list-style-type: none"> 2,203 employees completed the ABC e-learning module during the year.
Internal communications	<ul style="list-style-type: none"> Published 12 integrity-related communication materials, including four quarterly bulletins shared via Viva Engage and corporate email. 	<ul style="list-style-type: none"> Strengthened employees' understanding of topics including ABC requirements, the Group's policies on gifts and hospitality, and available whistleblowing channels.
Engagement with Integrity and Liaison Officers ("IOs/LOs")	<ul style="list-style-type: none"> IOs/LOs received regular updates and engagement throughout the year, including two formal circulations in March and August on regulatory developments and progress under the OACP. IOs/LOs participated in annual ABC training delivered by external consultants during RHB Learning Week in August 2025. GIG conducted an Integrity Challenge session, where IOs/LOs submitted training plans for review and discussion. 	<ul style="list-style-type: none"> Empowered IOs/LOs to implement and enhance ABC initiatives among their respective teams and departments.
Other targeted engagements	<ul style="list-style-type: none"> Developed customised training module for the AML Transaction Monitoring team to strengthen the identification of bribery and corruption risks in their day-to-day activities. 	<ul style="list-style-type: none"> Enhanced ABC awareness amongst AML Transaction Monitoring team.

¹ Includes temporary and contract staff, but excludes staff in clerical roles and individuals with visual or auditory impairments.

Whistleblowing Cases

In 2025, a total of 11 ethics and integrity-related complaint cases were investigated. Of these, five cases were substantiated, resulting in the following actions:

4 referred to Human Resources ("HR") for disciplinary action.	2 referred to law enforcement agencies.	2 resulted in recommendation for process improvement to existing systems and procedures.	1 referred to other department(s) for reminders and awareness-raising initiatives.
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Complaint cases and outcomes	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*
Percentage of employees who have received training on anti-corruption by employee category (%)	2023	2024	2025
Senior Management	0.28	1.73	0.49
Management	11.45	35.45	11.73
Executive	22.38	48.19	13.79
Non-Executive/Technical Staff	7.04	8.16	1.07
General Workers	0.59	0.34	0.03
Corruption-related key metrics	2023	2024	2025
Percentage of operations assessed for corruption-related risks (%)	100	100	100
Confirmed incidents of corruption	1	3	2**

Note(s):

* Excluding 2 active cases which are still under investigation.

** Both incidents were reported to the Malaysian Anti-Corruption Commission following deliberation by the Board Audit Committee. In addition, relevant consequence management had been initiated against the perpetrators in both cases.

[🔗](#) For further information on the Group's integrity strengthening practices, please refer to the Corporate Governance Overview Statement in our Integrated Report 2025.

Strengthening Financial Crime Prevention

OUR APPROACH

The Group's Anti-Money Laundering and Counter Financing of Terrorism Policy ("AML/CFT Policy") underpins our efforts to manage financial crime risks, including money laundering, terrorism financing, proliferation financing, and sanctions. To drive consistency and strengthen ownership across the 1st Line of Defence, AML control operations are centralised under Group Operations, supported by Business Compliance Officers, Business Risk Compliance Officers, and relevant governance committees. Our approach is guided by a defined Risk Appetite Statement, structured reporting channels, and key performance indicators. We continue to enhance automated processes, including Enhanced Due Diligence, to improve risk profiling and streamline onboarding.

As regulatory expectations evolve, we regularly review and update our AML/CFT policies, circulars, and guidelines to ensure they remain effective. The policy reinforces the accountability of the Board, Senior Management, and all employees, reflecting our shared commitment to safeguarding the integrity of the financial system.

We ensure full compliance with all regulatory and compliance matters through the support of Group Compliance. Our commitment to the highest standards of conduct and ethics is reflected in the strong policies and procedures that guide our day-to-day operations. These measures reinforce honesty, transparency, and integrity across the organisation while safeguarding the interests of our shareholders, customers, and employees.

OUR INITIATIVES

Initiative	Description	Our Performance and Value Created
Governance Enhancements Through Policy and Framework Updates	<ul style="list-style-type: none"> In 2025, we updated the Group AML/CFT/CPF Policy in line with applicable laws and BNM requirements, reinforcing a consistent, risk-based approach across customer due diligence, transaction monitoring, reporting, record-keeping, and training. Further strengthened governance by clarifying Board and Senior Management accountabilities. Enhanced the Sanctions Guidelines to reinforce the Group's zero-tolerance stance towards sanctions breaches and non-compliance. 	<ul style="list-style-type: none"> Strengthened consistency in AML/CFT/CPF risk management and controls across the Group. Enhanced governance, accountability, and oversight of AML/CFT/CPF compliance. Reduced exposure to regulatory and sanctions risks through tighter policies and clearer enforcement standards.

Embedding Good Practices

Ethics and Conduct

Initiative	Description	Our Performance and Value Created
RHB AML/CFT Capabilities Enhancement ("RACE") Regional Programme	<p>In 2025, we continued to advance the RHB AML/CFT/CPF Capabilities Enhancement ("RACE") Programme. We focused on strengthening governance, controls, and system capabilities to ensure a consistent and robust AML/CFT/CPF framework across the Group's regional operations. Under the RACE Programme, regional branches and subsidiaries have implemented key capabilities on the following areas:</p> <ol style="list-style-type: none"> 1. Strategy & Culture <ul style="list-style-type: none"> Group-wide strategy and culture are cascaded top-down to all regional branches and subsidiaries. 2. Governance & Supporting Capabilities <ul style="list-style-type: none"> Enhanced governance process for AML/CFT matters by leveraging on the Group AML Committee, as an advisory platform; Enhanced AML/CFT competency and role-based training; Implemented AML Risk Appetite Statement ("RAS"), and enhanced AML/CFT risk reporting. 3. Process & Controls <ul style="list-style-type: none"> Rolled-out AML Product Risk Rating ("PRR") methodology; Enhanced TM scenario coverage and optimisation of TM alerts generation (via threshold calibration); Improved data capturing and automation of CTR report generation; Enabled comprehensive payment screening via SWIFT SAA (Infra) hubbing; Enhanced screening and controls for Trade Finance. 4. Systems, Data & Digital Capabilities <ul style="list-style-type: none"> Rolled out Group's AML system full capabilities; Enhanced data governance and management (for CDD-related data); Implemented customer/CRP data maintenance/capturing and reporting in AML Datamart. 	<ul style="list-style-type: none"> Strengthened consistency and governance of AML/CFT/CPF practices across regional entities through standardised frameworks, oversight, and risk reporting. Improved organisational readiness and compliance capability through targeted training, awareness initiatives, and system enhancements across regional operations.
Compliance Engagement and Training	<ul style="list-style-type: none"> Group Compliance continued to strengthen a culture of compliance across the organisation through a comprehensive programme of engagement, training, and awareness initiatives: <ul style="list-style-type: none"> 162 trainings and briefings conducted. A Branch Compliance Day ("ABCD") 2025 programme conducted across 18 branches, enhancing awareness and promoting consistent compliance practices across the branch network. Issued approximately 35 learning publications to reinforce regulatory expectations and sound risk management practices in day-to-day operations. <p>To further reinforce compliance as a shared responsibility, Group Compliance also organised Compliance Compass in November 2025 under the theme "Navigate to Comply." The event attracted strong participation both physically and virtually, providing employees with practical insights into key compliance risks and industry best practices through talks, exhibitions, and interactive activities.</p>	<ul style="list-style-type: none"> Strengthened compliance awareness across the Group through compliance culture programmes and various learning publications. Improved understanding of regulatory risks and expectations, supporting more effective risk management. Enhanced cross-functional engagement and collaboration on compliance matters, reinforcing a Group-wide culture of compliance.
AML/CFT Processes Improvements Through Digitalisation and Automation	<p>In 2025, we expanded the digitalisation and automation of core compliance processes to enhance data governance and data management, transaction monitoring scenario coverage and calibration, as well as screening rules and matching validation.</p> <p>Key automation initiatives included:</p> <ul style="list-style-type: none"> Strengthened Trade-Based Money Laundering controls, such as consistent screening for dual-use goods and a standardised approach to identifying beneficial owners. Comprehensive risk coverage through new transaction monitoring scenarios. Remediation of customer information while adopting an enhanced AML risk assessment tools and analysis. <p>Automation of processes such as enhanced due diligence workflows, system-based approvals, and customer risk profiling further improved control effectiveness and operational efficiency. These improvements streamlined workflows, reduced errors and duplication, and enabled a more standardised and efficient approach through the use of smart automation.</p>	<ul style="list-style-type: none"> Standardised, automated processes, and centralised operations, improving consistency and quality of AML/CFT/CPF controls. Increased operational efficiency and reduced manual errors through smart automation of due diligence, approvals, and customer risk profiling processes.

Initiative	Description	Our Performance and Value Created
Compliance Reviews	<ul style="list-style-type: none"> The Group, via Group Compliance, actively instils the principle that "Compliance is the responsibility of all employees." In 2025, compliance reviews continued to be conducted across the organisation. These reviews provided valuable insights into potential regulatory risks and supported business and functional units in identifying opportunities to strengthen existing processes and practices. 	<ul style="list-style-type: none"> Conducted approximately 465 compliance reviews across the Group in 2025.

For further information on the Group's compliance practices, please refer to the Corporate Governance Overview Statement in our Integrated Report 2025.

Tax Transparency

OUR APPROACH

We uphold ethical accountability by ensuring transparent communication of our tax contributions, guided by the following four key principles:

Governance and Risk Management	Tax Planning	Transfer Pricing	Engagement and Advocacy
<ul style="list-style-type: none"> Manage tax matters through the Group Tax team under the oversight of the Group Chief Financial Officer. Conduct regular tax risk assessments to address legislative complexities and mitigate interpretation risks. 	<ul style="list-style-type: none"> Tax implications are integrated into strategic plans, operations, and capital investments to ensure alignment with genuine commercial activities. Consult external advisors and engage with tax authorities as and when necessary, to ensure compliance with local laws. 	<ul style="list-style-type: none"> Adhere to the arm's-length principle, following Organisation for Economic Co-operation and Development ("OECD") guidelines and local regulations. 	<ul style="list-style-type: none"> Participate in shaping tax legislation and policies through industry engagement and consultation.

2025 Progress

In 2025, we continued to strengthen our approach to responsible tax management by engaging with third-party specialists and tax authorities to conduct tax risk assessments and obtain expert guidance. These efforts support robust governance, ensure alignment with regulatory requirements and ethical standards, and reinforce transparency and accountability in our tax practices.

	2023	2024	2025
Effective tax rate (%)	25.1	22.3	22.8
Total tax contribution (RM)*	1,167,241,000	857,217,000	1,322,217,000

*Inclusive of Zakat portion paid by Islamic Bank

Embedding Good Practices

Building Best-in-Class Talent



Equipping our workforce with key skills and knowledge to drive towards organisational goals.

KEY HIGHLIGHTS

Investment in Learning and Development

Total investment (including overhead costs): RM40.6 million

Employee Participation in Training

- Instances of employee participation: 129,762
- Average training hours per employee: 34.3

Engagement and Learning Effectiveness

Internal Customer Effectiveness Survey: 78%

Learning Effectiveness Score

4.5 out of 5.0

AWARDS & RECOGNITION

Employee Experience Awards 2025

- Silver
 - Best In-House Learning Academy
 - Best ESG Programme
 - Best In-House Certification Programme
 - Best First-Time Manager Programme
- Bronze
 - Best Soft Skills Training Programme
 - Best Skilling Strategy

HR Excellence Awards 2025

- Silver
 - Excellence in Talent Management
 - Excellence in Leadership Development
 - Excellence in In-House Talent Pipeline Strategy

OUR APPROACH

A highly skilled and capable workforce is essential to achieving meaningful outcomes for our customers, communities, and stakeholders. Our people remain our greatest strength in capturing opportunities, and delivering meaningful outcomes. By investing in talent, we foster innovation, resilience, and high performance, which in turn supports the value we create for customers, communities, and stakeholders. Attracting and retaining top talent requires a holistic approach that prioritises well-being, engagement, and motivation.

The RHB Culture Playbook

Our Culture Playbook guides the creation of a positive and supportive work environment that enables us to fulfil our purpose of Making Progress Happen for Everyone. The Playbook is underpinned by the '3Ps' - otherwise referred to as the RHB Formula, where employee Proficiencies and our P.R.I.D.E values are combined to drive progress for the Group and our stakeholders:

The RHB Formula






PROFICIENCY

The skills and capabilities defined by our RHB Core and Technical Competencies.

Core Competencies

The RHB Core Competencies comprise eight key competencies applicable to all employees, grouped into three focus areas. Clear and observable behavioural statements have been developed for each competency across all job levels.

 <p>Drive Growth & Sustainability</p> <p>Drive sustainable long-term growth while strengthening resilience and adaptability.</p> <ul style="list-style-type: none"> • Embracing Change • Commercial Acumen 	 <p>Embed Customer First Mindset</p> <p>Deliver consistently high-quality customer experiences by meeting evolving needs across all touchpoints.</p> <ul style="list-style-type: none"> • Customer Centricity • Digital Agility 	 <p>Enable Best-in-Class Talent</p> <p>Build a skilled and engaged workforce through continuous learning and collaboration to enhance organisational performance.</p> <ul style="list-style-type: none"> • Leading Self & Others • Stakeholder Engagement • Critical Thinking • Collaboration
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Technical Competencies

RHB's Technical Competencies are anchored on Future Skills Framework ("FSF") for the Malaysian financial services industry, launched in July 2024. The FSF aims to future-proof the workforce over a three-year horizon by strengthening skills mastery, adaptability, and continuous learning.

In 2025, RHB focused on localising and operationalising the FSF to align with our organisational structure and strategic priorities. This included:

- Validating and refining job-role mapping across more than 4,000 unique positions to ensure classification accuracy and governance integrity.
- Aligning role tagging to workforce planning and structured role categorisation.
- Identifying emerging and evolving roles to support digital transformation, enhanced risk management, and strategic capability-building.

The framework now provides a clear capability baseline to support workforce planning, talent development, succession management, and disciplined replacement decisions. With this structure in place, the Group is well-positioned to integrate these competencies into workforce decision-making and longer-term capability transformation.

Embedding Good Practices

Building Best-in-Class Talent

P.R.I.D.E.

These values shape how we work together and uphold our responsibility to one another, ensuring that every employee carries out their role with professionalism and respect.

<p>Professional I master skills and knowledge to deliver consistently good and reliable results.</p> 	<p>Respect I treat everyone with humility, empathy, and mutual respect.</p> 	<p>Integrity I lead by example by always doing what is right according to the organisation's values and principles.</p> 
<p>Dynamic I approach the present and future with positivity, enthusiasm, and a can-do attitude.</p> 	<p>Excellence I continuously achieve and inspire high standards of performance, and I strive to raise the bar for myself and others.</p> 	

Combined, the PROFICIENCY competencies and P.R.I.D.E. values enable us to create PROGRESS within and for RHB.



To support the RHB Culture Playbook, our Employee Value Proposition (“EVP”) reflects our commitment to fostering an environment where employees can grow, lead, and thrive. The EVP is anchored on five core pillars that shape a workplace experience focused on development, purpose, and well-being:

Employee Value Proposition

 <p>RHB Cares</p>	<p>We support well-being with flexible work arrangements, health and wellness programmes, financial assistance, special leave, and community initiatives.</p>
 <p>RHB Leads</p>	<p>We cultivate leadership and engagement through development programmes, coaching, town halls, and leadership interactions.</p>
 <p>RHB Inspires</p>	<p>We promote diversity, inclusion, and innovation by supporting women leaders, engaging youth, and upholding zero-tolerance policies for misconduct.</p>
 <p>RHB Progresses</p>	<p>We drive career development with talent identification, succession planning, job rotations, and continuous education.</p>
 <p>RHB Rewards</p>	<p>We recognise contributions with awards, incentives, financial benefits, and celebratory events.</p>

Future-Proofing Our Workforce

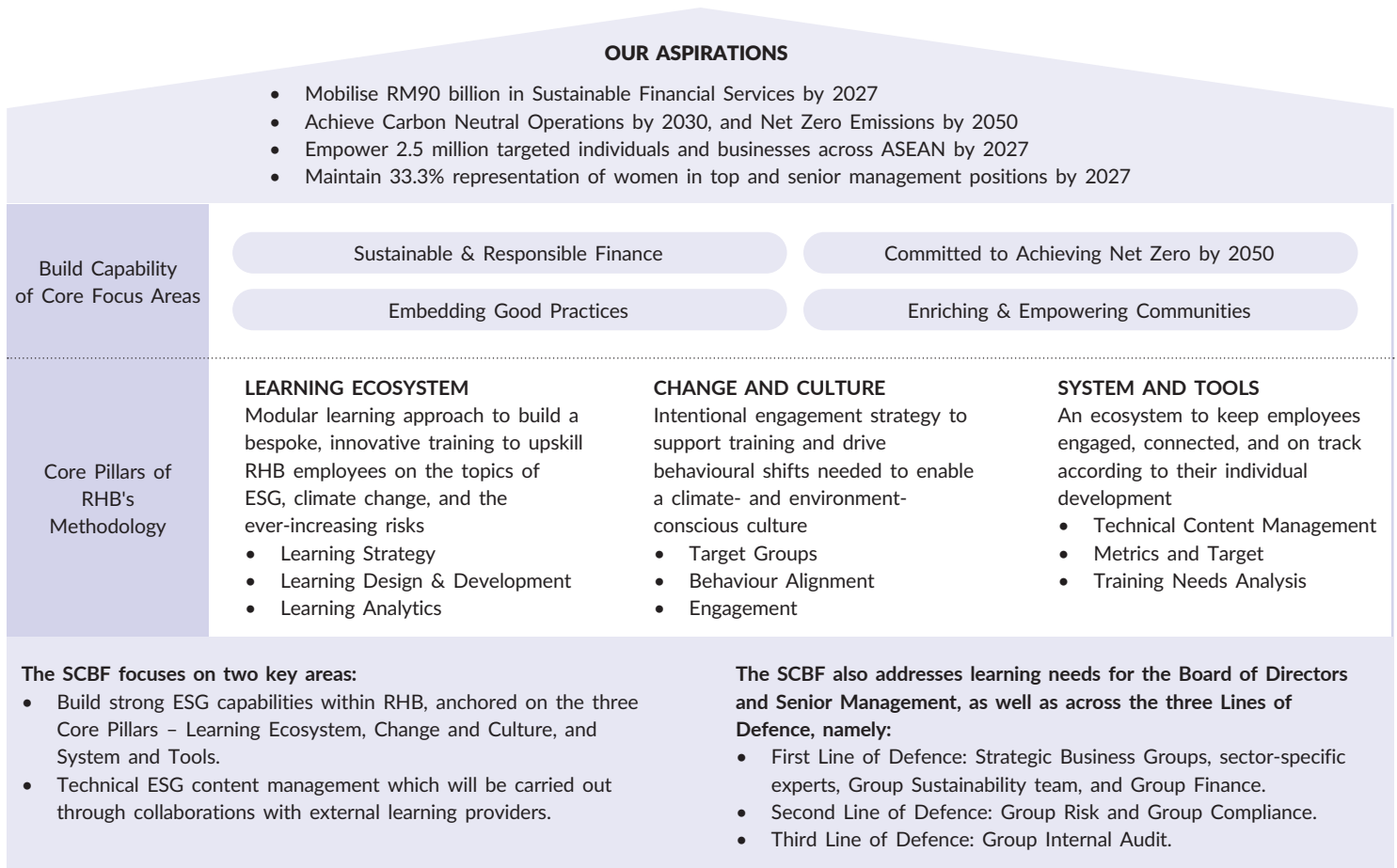
Our comprehensive Learning and Development (“L&D”) framework is a key pillar of our talent management strategy, ensuring our employees remain resilient, adaptable, and equipped to excel in a dynamic environment. Our approach fosters continuous professional growth and strengthens our talent pipeline.

<p>Progressive Learning Design</p> <p>Focuses on holistic learning to support career development and prepare employees for evolving roles.</p> 	<p>Operational Efficiency</p> <p>Enhances processes to optimise employee performance and maximise talent potential.</p> 	<p>In 2025, RHB invested RM30.3 million to Learning and Development initiatives, conducting programmes to strengthen technical expertise, leadership capability, and adaptability, ultimately sustaining long-term organisational growth.</p>
<p>Enhanced Blended Delivery</p> <p>Utilises technology and diverse delivery methods to meet different learning preferences, supporting the growth of a well-rounded workforce.</p> 	<p>Customer-Centredness</p> <p>Develops a customer-centric mindset that enhances employees’ leadership and problem-solving skills.</p> 	

Our Initiatives

BUILDING SUSTAINABILITY CAPABILITIES

Given the importance of advancing sustainable growth, it is imperative that our workforce and leadership are equipped with the necessary skills and capabilities to drive our sustainability agenda. Our efforts are anchored by the Sustainability Capability Building Framework (“SCBF”), which guides us to provide structured development programmes, across foundational, intermediate, and advanced levels, for our workforce.



Embedding Good Practices

Building Best-in-Class Talent

Advancing Sustainable Leadership

Initiative	Description	Our Performance and Value Created
Future-Proofing the Board: International Sustainability Standards Board ("ISSB") Standards and the Next Frontier of ESG Leadership	<ul style="list-style-type: none"> Delivered clarity on the ISSB standards, highlighted key regulatory and market expectations, and provided RHB-specific insights based on our current ESG maturity. Attended by 27 Directors and members of RHB's senior management. 	<ul style="list-style-type: none"> Clarified the Board's role in ISSB-aligned sustainability reporting. Strengthened understanding of IFRS S1 and S2 requirements. Enhanced Board oversight of ESG assurance, internal controls, and long-term value creation.
Strategic Success on the Path to Net Zero	<ul style="list-style-type: none"> Delivered insights into the interplay between leadership, strategy, and implementation; three core pillars for driving meaningful progress from sustainability compliance to transformational ESG impact. Attended by 16 Directors and members of RHB's senior management. 	<ul style="list-style-type: none"> Deepened understanding of the relationship between climate change, net zero transition, and value creation. Clarified organisational capabilities and systems required to meet RHB's strategic ambition.

Flagship Sustainability Capability Development Programmes

Initiative	Description	Our Performance and Value Created
Green Financing Advisor ("GFA") Certification	<ul style="list-style-type: none"> Equipped our business units with essential knowledge in sustainable finance via a structured journey encompassing Foundational and Intermediate modules. Foundational modules strengthened understanding of Malaysia's national climate commitments, Bank Negara Malaysia's ("BNM") Climate Change and Principle-based Taxonomy ("CCPT"), and sustainable finance products. Intermediate modules deepened understanding of green financing, covering areas such as decarbonisation technologies, renewable energy, energy efficiency, circular economy practices, and green building initiatives within Malaysia. 	<ul style="list-style-type: none"> Upskilled 90 employees across three cohorts.
ESG Signature Programme with Melbourne Business School	<ul style="list-style-type: none"> Launched in 2025, the programme strengthened business units' capabilities in supporting customers through the low-carbon transition by providing a comprehensive understanding of climate transition plans, sectoral case studies, and climate scenarios. Through exposure to real-world sectoral examples and tools such as the Climate Conversations Framework, employees strengthened their ability to assess and guide customers in high-impact industries. 	<ul style="list-style-type: none"> Completed two cohorts, developing the capabilities of 45 employees.

Hear from Our Participants: Green Financing Advisor Programme

“

The GFA programme helps deepen our technical understanding, as well as address functional gaps. It is well-designed to meet the requirements of our frontliners.

Li Lin,
Group Corporate Banking

“

The GFA programme strengthened my understanding of sustainable financing and gave me the confidence to engage in ESG-driven discussions with various stakeholders.

Samantha,
Group Corporate Banking

Hear from Our Participants: ESG Signature Programme



Post-participation in the ESG Signature Programme, we are better able to identify and mitigate ESG risks. I would encourage employees to participate in this programme to drive success in sustainable financing at RHB.

Gary Soh,
Commercial Banking



The ESG Signature Programme with Melbourne Business School has helped strengthen my ability to engage wealth customers with more confidence on sustainability topics, especially as ESG becomes an important part of investment conversations.

Kah Hong,
Group Treasury & Global Markets



This programme builds the skills needed for relationship managers to remain competitive, credible, and future-ready. It empowers us to engage customers more meaningfully, and help position RHB as a responsible and forward-looking financial institution.

Mohamad Asraf,
Group Corporate Banking



This programme enhanced my understanding of how ESG could impact business decisions, and how we can support the SMEs in their transition journey.

Jasmine,
Group Wholesale Banking

Targeted Upskilling for High Priority Groups

Initiative	Description	Our Performance and Value Created
Sustainability-Related Certifications	<ul style="list-style-type: none"> We support our employees to obtain specialised certifications in sustainability, climate risk management, and sustainable finance. 	<ul style="list-style-type: none"> 57 employees completed sustainability-related certifications in 2025.
Understanding ESG in the Insurance Industry	<ul style="list-style-type: none"> Strengthened foundational understanding of ESG risks, opportunities, and regulatory requirements affecting the insurance industry. 	<ul style="list-style-type: none"> Upskilled 173 employees from Group Insurance across seven sessions.
ESG Awareness for SME Banking	<ul style="list-style-type: none"> Deepened understanding of ESG principles and their relevance to SME customers, enabling relationship managers to have more impactful customer engagements, particularly in supporting customers' transition towards a low-carbon economy. 	<ul style="list-style-type: none"> Trained 50 frontliners from SME Banking across three sessions.
ESG Disclosures & Reporting Training	<ul style="list-style-type: none"> Provided insights into the importance of data quality, common disclosure gaps and challenges, as well as regulatory requirements from Bursa Malaysia related to sustainability reporting. 	<ul style="list-style-type: none"> Programme completed by 35 employees.
ESG Competency Assessment	<ul style="list-style-type: none"> Intended to provide the Group with a better understanding of competency gaps across the first and second Lines of Defence, to enable the implementation of more effective sustainability capability building interventions. 	<ul style="list-style-type: none"> 672 employees completed the competency assessment, providing valuable insights for strategic planning.

Embedding Good Practices

Building Best-in-Class Talent

Building a Culture of Sustainability

Initiative	Description	Our Performance and Value Created
Group Sustainability Blog	<ul style="list-style-type: none"> Launched in 2025, the internal sustainability blog series aimed to raise employee awareness on sustainability-related topics and inspire positive behavioural change. Topics covered included waste reduction, recycling, and energy efficiency. 	<ul style="list-style-type: none"> 27 blogs published throughout 2025. The blogs advanced employees' understanding beyond basic ESG awareness, cultivating a stronger, organisation-wide commitment to a low-carbon and sustainable future.
Sustainability Hub	<ul style="list-style-type: none"> Launched in 2025 by Group Sustainability, the Sustainability Hub functions as a one-stop sustainability centre for employees to access sustainability-related frameworks, guidelines, and other resources. 	<ul style="list-style-type: none"> Improved accessibility of sustainability-related resources for employees.
"Introduction to Climate Change" e-learning module	<ul style="list-style-type: none"> Mandatory sustainability e-learning module for 2025. Provided employees with a foundational understanding of climate change. 	<ul style="list-style-type: none"> Recorded a 94.5% completion rate among existing staff in 2025.
ESG Sector-Focused Talks (Learn@Lunch)	<ul style="list-style-type: none"> External industry experts shared key insights and highlighted sustainability challenges in high-impact sectors. 	<ul style="list-style-type: none"> Attended by over 120 staff across the Group.
Engagement Sessions	<ul style="list-style-type: none"> Group Sustainable Finance conducted quarterly knowledge-sharing sessions across the Group, strengthening capabilities and fostering a consistent, organisation-wide approach to sustainable finance. 	<ul style="list-style-type: none"> Upskilled employees on topics such as sustainable and transition finance, CCPT classification, financed emissions, and customer transition pathways.

NURTURING HIGH-PERFORMING TALENT AND EFFECTIVE LEADERS

Cultivating a high-performing workforce and visionary leadership is a strategic imperative for continued organisational success. By investing in our people, we are able to build a robust talent pipeline, encourage innovation and excellence, and ensure that RHB remains agile in a competitive market landscape.

Robust Succession Planning and Talent Management

Initiative	Description	Our Performance and Value Created
Group Talent Review ("GTR")	<ul style="list-style-type: none"> A semi-annual meeting focused on succession planning for all Critical Positions in the Bank. The GTR discussions focus on reviewing the Bank's talent to assess performance, potential, succession readiness, and development actions. 	<ul style="list-style-type: none"> 94% of Critical Positions have successors in the pipeline. 82% Succession Realisation in 2025.
Critical Positions Evaluation	<ul style="list-style-type: none"> In 2025, Talent Management ("TM") undertook a Critical Positions evaluation to identify roles vital to business continuity and strategic success, ensuring focused succession planning, and targeted successor development. 	<ul style="list-style-type: none"> Reduced Critical Positions from 124 to 78. More focused development on successors to these critical positions has led to a higher succession realisation rate.
Talent Assessment 2025	<ul style="list-style-type: none"> Assessments were used to identify and determine talent status, supporting a more objective and data-driven talent identification process. 	<ul style="list-style-type: none"> Implemented a self-enrolment talent assessment initiative, with 237 employees enrolled, open to employees across R1-R12.

Leadership Development Programmes and Initiatives

Initiative	Description	Our Performance and Value Created
Leadership Signature Programme ("LSP")	<ul style="list-style-type: none"> A customised leadership development programme designed in partnership with Melbourne Business School. The 4-month programme features a blended learning approach to develop Talents and Successors, strengthening critical leadership capabilities and behaviours to prepare them for the next level. Two programmes were conducted in 2025: <ul style="list-style-type: none"> LSP 1: Covering R1-R3 employees LSP 2: Covering R4-R6 employees 	<ul style="list-style-type: none"> 47 participants successfully graduated from LSP 1 and LSP 2. Overall learning experience rating: <ul style="list-style-type: none"> LSP 1: 4.94/5 LSP 2: 4.89/5
Mentorship Programme	<ul style="list-style-type: none"> Mentorship is a cornerstone of RHB's talent development strategy, fostering professional growth and preparing employees for future leadership roles. 	<ul style="list-style-type: none"> 39 mentors and 42 mentees across the Bank. Mentees include management associates and senior successors to GMC positions.
PROGRESS27 Gig Projects	<ul style="list-style-type: none"> In support of PROGRESS27, the Group's three-year corporate strategy, the PROGRESS27 Gig projects are open to Talents across the Group, enabling cross-functional participation and contribution. 	The initiative supported Talents in: <ul style="list-style-type: none"> Building skills beyond their current job scope. Strengthening leadership and enterprise capabilities. Gaining broader organisational exposure.
Tigerhall Digital Learning Platform	<ul style="list-style-type: none"> Tigerhall is a premium digital learning platform for senior talents and successors, offering curated learning journeys aligned to critical development priorities and emerging industry trends. 	<ul style="list-style-type: none"> Provided curated content focused on Business and Leadership topics, tailored to the needs of senior corporate leaders.
Sparks Platform - Elevating Talent Engagement	<ul style="list-style-type: none"> Designed to spark inspiration by bringing in voices from outside the organisation, to ignite fresh perspectives in RHB's talents and successors. Sessions featured talks from entrepreneurs and NGO founders, aimed at inspiring Talents through real-world leadership journeys and purpose-driven experiences. 	<ul style="list-style-type: none"> Conducted 4 Sparks sessions in 2025, featuring accomplished individuals from diverse backgrounds. All post-event evaluation surveys recorded a satisfaction rate above 9/10.

Empowering Future Talent & Young Leaders

Initiative	Description	Our Performance and Value Created
RHB Management Associate ("MA") Graduate Programme	<ul style="list-style-type: none"> 2-year programme designed to nurture young talent. MAs are rotated across various departments within RHB, enabling them to experience functional and business roles. 	<ul style="list-style-type: none"> 15 MAs were onboarded to the programme in 2025.
Speed Mentoring 2025	<ul style="list-style-type: none"> Organised by RHB Youth Council, the event provided employees with direct access to RHB's Senior Management in a structured yet informal environment. The event aimed to encourage insightful conversations to spur professional development. 	<ul style="list-style-type: none"> 26 employees participated. Participants engaged with multiple senior leaders across business and support functions, gaining diverse perspectives on leadership, career growth, and industry trends.
2025 Financial Literacy Talk Series	Two sessions hosted in 2025: <ul style="list-style-type: none"> Introduction to the World of Futures Small Moves, Big Gains: Understanding Structured Warrants 	<ul style="list-style-type: none"> Engaged 131 participants across two sessions.

Embedding Good Practices

Building Best-in-Class Talent

PROMOTING CONTINUOUS LEARNING

Fostering a working environment that encourages employees' professional development and upskilling is a foundational pillar of organisational growth and resilience. We provide our people with access to various platforms and initiatives to expand their knowledge, skills, and capabilities, aligned to the Group's business strategy and priorities.

Initiative	Description	Our Performance and Value Created
Learning Week 2025	<ul style="list-style-type: none"> Emphasised continuous learning as a critical enabler for adaptability and excellence, equipping employees with insights across soft skills, business acumen, leadership, and technical competencies. 	<ul style="list-style-type: none"> 4,529 employees participated. 5,776 learning hours recorded. 93% satisfaction rate.
Workforce of the Future Programme	<ul style="list-style-type: none"> Designed to prepare employees for digital and customer-centric roles, with learning delivered through e-learning modules, online sessions, and blended formats to accommodate diverse learning preferences. 	<ul style="list-style-type: none"> 474 training programmes conducted, strengthening the digital skills of 1,192 employees.
Technical and Functional Programmes	<ul style="list-style-type: none"> Continuous enhancement of employees' technical and functional expertise, to improve operational efficiencies, ensure compliance, and foster innovation. 	<ul style="list-style-type: none"> 2,016 programmes implemented. Represents 84.5% of total number of employees trained. Represents 72.4% of total learning hours.
Self-Paced Online Learning	<ul style="list-style-type: none"> Employees have access to a variety of online learning platforms, including in-house e-learning modules, LinkedIn Learning, Coursera, Pluralsight, and the UN Global Compact ("UNGC") Academy, enabling flexible, on-demand education. 	<ul style="list-style-type: none"> 89,579 instances of participation in various self-paced courses.
Leadership, Core and Management Programmes	<ul style="list-style-type: none"> Continuous development of leadership and management capabilities to solidify core competencies and cultivate a high-productivity work environment. 	<ul style="list-style-type: none"> 179 programmes implemented. 10,264 participants, contributing 75,052 learning hours.
Customised Leadership, Core and Management Programmes	<ul style="list-style-type: none"> Continuous development of leadership and management capabilities, centred on accelerating employee growth through targeted learning interventions. 	<p>Curated and implemented three new programmes:</p> <ul style="list-style-type: none"> First Time People Managers designed for newly-promoted people managers. Core Signature Programme 1 ("CSP1") and Core Signature Programme 2 ("CSP2") were anchored on RHB core competencies for self-mastery and first-line leaders.

FOSTERING EMPLOYEE ENGAGEMENT

Creating an environment where employees feel heard and valued builds a resilient internal culture that attracts top-tier talent. A motivated and engaged workforce drives operational efficiency, innovation, and excellence in service.

Employee Engagement Survey

Our Performance and Value Created

Our annual employee engagement survey is a critical channel for collecting employee feedback and assessing overall employee sentiment. Insights gained from the survey are used to drive initiatives that foster an inclusive, high-performance working environment.

RHB Employee Engagement Survey

Year	Participation Rate (%)	Sustainable Engagement Score (%)	Total no. of responses
2023	96	89	13,046
2024	87	87	8,991
2025	93	89	11,737

Championing Health, Safety, and Wellness

KEY HIGHLIGHTS

Employee Assistance Programme

Delivered 124 individual counselling sessions, complementing RHB's medical insurance coverage.

BookDoc Wellness

Organised 21 wellness activities through our collaboration with BookDoc.

CARE Programme

Trained 20 Mental Health Champions to build in-house expertise and provide confidential peer support within the workplace.

RHB Mini Olympics

Engaged 792 participants across 8 teams and 8 sporting events.

A thriving workforce requires an environment where employees feel safe, supported, and empowered to do their best. As workplace challenges evolve, we continue to introduce initiatives that build resilience and help employees realise their full potential, while contributing meaningfully to our shared success.

OUR APPROACH

Our efforts to promote employee health, safety, and wellness are grounded in the RHB Employee Value Proposition, ensuring employees feel supported, inspired, and equipped to thrive. This commitment is anchored upon:

Workplace safety and compliance

Ensuring strong governance, mitigation of workplace health and safety risks, and continuous improvement.

Employee well-being

Addressing physical, mental, and emotional health through targeted programmes.

Promoting health measures

Promoting long-term wellness through education, accessibility, and sustainable lifestyle initiatives.

The management of employee health and safety is guided by the Group Occupational Safety and Health ("OSH") Policy, which is aligned with the Occupational Safety and Health Act ("OSHA") 1994. The Policy sets out our commitment to maintaining a safe and healthy work environment across all business operations. This is supported by workplace guidelines such as the Code of Conduct, Group Disciplinary Policy, and Anti-Sexual Harassment Guidelines, which collectively reinforce responsible behaviour and an ethical work culture. The OSH Policy applies to all employees, customers, visitors, service providers, and members of the public on our premises.

A clear governance structure ensures that safety and well-being remain priorities across our operations. The OSH Committee, chaired by the Group Chief People Officer, provides oversight, drives accountability, and monitors ongoing progress. With representation from both employer and employee groups, the Committee takes a balanced, inclusive approach to workplace safety. It meets quarterly to assess risks, review key indicators, and strengthen safety measures. At the operational level, Branch Safety Committees manage location-specific requirements, further reinforcing our preventive practices.



Embedding Good Practices

Championing Health, Safety, and Wellness

To maintain a safe work environment, the OSH Committee focuses on four key areas. Beyond operational sites, employee safety during commutes is prioritised, with commuting safety and security considerations integrated into RHB's broader well-being strategy.

<div style="background-color: #4a7ebb; color: white; padding: 5px; margin-bottom: 10px;">Policy Compliance</div> <p>Upholding adherence to regulatory requirements and internal safety frameworks.</p>	<div style="background-color: #4a7ebb; color: white; padding: 5px; margin-bottom: 10px;">Hazard and Risk Assessments</div> <p>Conducting systematic evaluations to eliminate potential threats.</p>	<div style="background-color: #4a7ebb; color: white; padding: 5px; margin-bottom: 10px;">Employee Training and Awareness</div> <p>Building a safety-first mindset through ongoing education, emergency preparedness exercises, and risk awareness initiatives.</p>	<div style="background-color: #4a7ebb; color: white; padding: 5px; margin-bottom: 10px;">Incident Review and Response</div> <p>Investigating workplace events, implementing corrective measures, and ensuring continuous enhancement of protocols.</p>
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OUR INITIATIVES

Advocating for Health and Wellness

A healthy workforce is the foundation of an engaged, productive, and thriving organisation. We offer programmes that promote fitness, nutrition, and long-term wellness, encouraging sustainable lifestyle habits and supporting higher productivity across the workplace.

Initiative	Description	Our Performance and Value Created
BookDoc Wellness	<ul style="list-style-type: none"> Launched in 2024, the partnership with BookDoc strengthens RHB's well-being ecosystem by providing employees with access to an integrated digital health platform supporting physical, mental, and nutritional wellness. The platform promotes preventive care and healthy lifestyle habits, complementing existing medical and mental health programmes while reinforcing the Group's commitment to holistic employee well-being. 	<ul style="list-style-type: none"> Activated 2,066 BookDoc accounts, ensuring wide access to wellness tools. Organised 21 wellness activities, fostering engagement and awareness.
RHB Mini Olympics	<ul style="list-style-type: none"> Served as a strategic engagement platform that promoted holistic well-being, strengthened cross-functional collaboration, and reinforced a culture of teamwork within our workforce. 	<ul style="list-style-type: none"> 792 employees participated in the event. The initiative contributed positively to employee morale and organisational cohesion while supporting RHB's broader well-being agenda.

Promoting Mental Well-Being

We continue to cultivate a supportive and empathetic work environment by providing accessible mental health resources and structured initiatives that strengthen emotional resilience. Our approach ensures that employees are equipped to manage stress, navigate challenges, and prioritise holistic well-being.

Initiative	Description	Our Performance and Value Created
Employee Assistance Programme ("EAP")	<ul style="list-style-type: none"> Provides confidential and professional counselling services to employees experiencing emotional, mental, or personal challenges. Designed to support employees in managing stress, anxiety, and other life or work-related concerns. 	<ul style="list-style-type: none"> Delivered 124 individual counselling sessions. 27% increase in EAP utilisation year-on-year, reflecting improved awareness, accessibility, and employee confidence in leveraging the made support available.
RHB CARE Programme	<ul style="list-style-type: none"> Launched in 2023, the Peer Support Programme enhances workplace mental health support by equipping selected employees to serve as trained Peer Supporters. Participants complete a structured three-month training programme conducted by a certified mental healthcare provider, followed by a nine-month Active Care Support commitment, where they provide peer-based guidance and support within the organisation. 	<ul style="list-style-type: none"> Trained 20 employees as Peer Supporters, enhancing emotional support within the organisation.

Providing Employee Benefits and Rewards

We recognise that the well-being, growth, and financial security of our employees are essential to their success and to the Group's long-term sustainability. Our benefits are designed to meet diverse needs while enhancing day-to-day work experiences and overall quality of life.

Leave and Time-Off

Our leave policies, including paid time off, sick leave, and parental leave, support employees in balancing work and personal responsibilities. This flexibility encourages healthier work-life integration and allows employees to recharge and perform at their best.

Medical and Healthcare

Employee health remains a priority. Our medical and healthcare benefits provide access to quality healthcare services, helping employees stay healthy and focused. Coverage includes outpatient, specialist, and inpatient. We also provide flexible benefits for employees to support well-being and personal growth.

Insurance Protection

We provide insurance coverage to safeguard employees against unexpected events. These benefits provide a safety net during illness, injury, or loss, enabling personal and professional stability.

Retirement Benefits

A key component of our benefits package is the additional employer contribution to the Employees' Provident Fund ("EPF"). This contribution supports long-term financial security and helps employees plan for a comfortable retirement after years of service.

Communication and Connectivity

Staying connected is essential in today's fast-paced environment. Our communication and connectivity benefits ensure employees have the tools and resources needed for both work and personal use. This helps them collaborate seamlessly and enhances their overall experience.

Loans and Financial Assistance

To help employees achieve personal goals, we offer loan and financial assistance programmes, including housing, vehicle, and personal loans. These programmes provide financial support for major life milestones or unexpected expenses, helping employees manage their financial commitments with confidence.

By providing a comprehensive range of benefits, we aim to foster a supportive and sustainable workplace where employees feel valued, protected, and empowered. These contribute to individual fulfilment, while supporting the Group's continued growth.

Employee Protection Against Misconduct

We maintain a strict zero-tolerance stance on discrimination and harassment, including those related to race, religion, gender, age, disability, or nationality. Our priority is to provide a safe, respectful, and inclusive workplace for every employee. This commitment is supported by our core internal policies, including the Code of Conduct, Group Disciplinary Policy, and Anti-Sexual Harassment Guidelines, which together reinforce ethical conduct and employee protection.

To further strengthen workplace safeguards, we have established comprehensive Whistleblowing and Reporting Mechanisms that allow employees to raise concerns confidentially and without fear of retaliation. Issues involving discrimination, bias, or unethical behaviour can be reported via speakup@rhbgroup.com, with each case reviewed by the appropriate disciplinary authority to ensure transparency and accountability. These measures continue to enhance trust, strengthen governance, and uphold our zero-tolerance approach to misconduct.

2025 Progress

- Zero recorded incidents of workplace discrimination, human rights breaches, or forced or child labour.

Embedding Good Practices

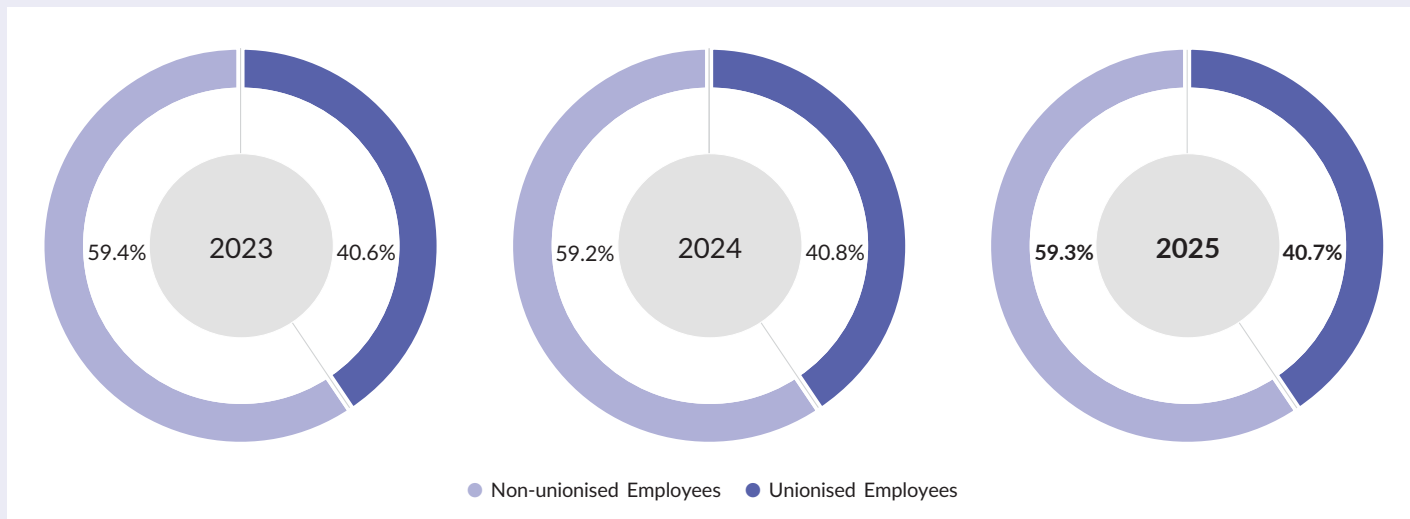
Championing Health, Safety, and Wellness

Respecting Union Engagement

We respect employees' rights to freedom of association and their participation in collective bargaining, which helps define fair and competitive employment terms aligned with evolving workforce needs. We continue to work closely with trade unions to uphold transparency, support ethical employment practices, and ensure employees feel valued, protected, and represented. Our ongoing collaboration underscores our commitment to building an equitable, inclusive, and well-supported workforce.

2025 Progress

Percentage of Workforce covered by Collective Bargaining agreement



Note: Starting in FY2023, Executive-level employees were included under KEEPERS.

Delivering Hardship Assistance

Our Hardship Assistance programme was established to support employees if they experience unexpected financial and emotional pressures, such as natural disasters, medical emergencies, or bereavement. The programme ensures that our people have a dependable safety net when they need it most, enabling them to focus on recovery and rebuilding stability.

2025 Progress

We continued to ensure swift and effective assistance for employees affected by unexpected events:

RHB Natural Disaster Fund

Offering aid to employees affected by natural disasters.

- Employees can receive up to RM3,000, with an additional RM1,000 for Staff Welfare Fund ("SWF") members.

Staff Welfare Fund

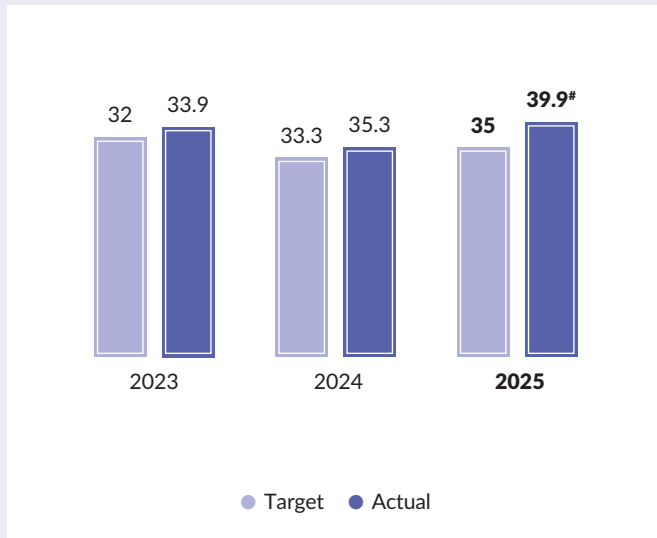
Providing financial support for medical expenses, bereavement, and emergency relief.

- **Increased bereavement support:** Disbursements rose from RM181,000.00 in 2024 to RM197,000.00 in 2025, reflecting increased awareness and application rates.
- **Medical assistance expanded:** Disbursements increased from RM41,190.00 in 2024 to RM413,876.36 in 2025, driven by higher submission rates and growing healthcare needs.

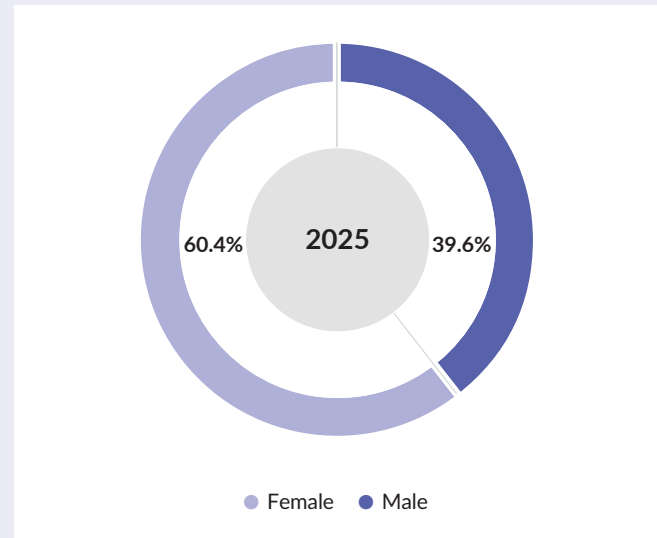
Promoting Diversity, Equity, and Inclusion

KEY HIGHLIGHTS

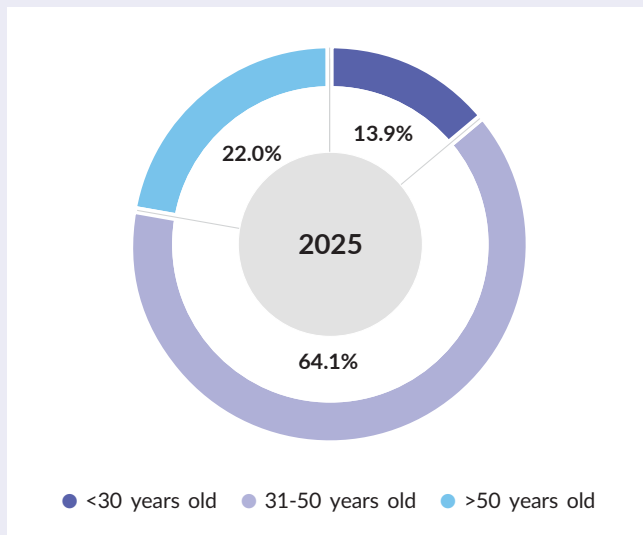
Women's Leadership Diversity



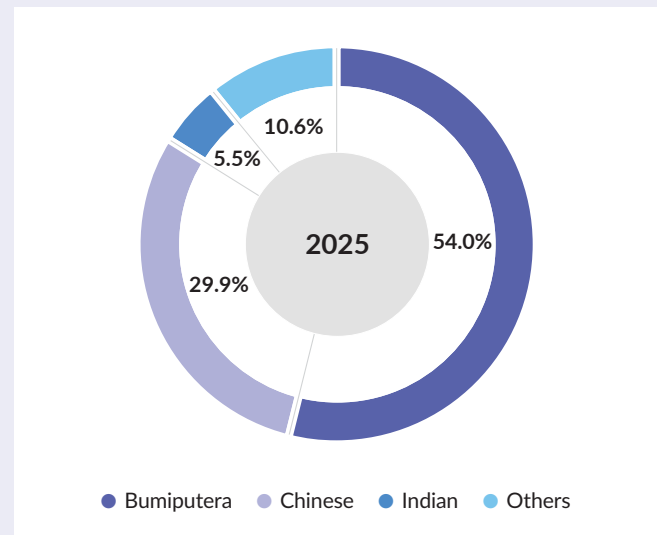
Workforce Breakdown by Gender



Workforce Breakdown by Age



Workforce Breakdown by Ethnicity



[#] This data has been externally assured. Please refer to the independent limited assurance report in our Online Sustainability Supplement 2025.

Embedding Good Practices

Promoting Diversity, Equity, and Inclusion

OUR APPROACH

We remain committed to building a workplace where diversity is embraced, equity is embedded, and inclusion forms the foundation of our culture. As part of our Sustainability Strategy and Roadmap, we have committed to maintain 33.3% women’s representation in top and senior management by 2027; as of 2025, we achieved 39.9% representation, surpassing our target and underscoring our concerted effort to ensure balanced representation among our leadership.

By upholding equitable policies and inclusive leadership, we reflect the diversity of the customers and communities we serve. A diverse and inclusive workforce strengthens innovation, collaboration, and long-term performance, while an inclusive culture deepens engagement, builds trust, and supports talent attraction and retention. Progress is monitored through structured assessments and governance oversight, enabling continuous improvement, stronger leadership diversity, and sustained organisational resilience and competitiveness.

Our approach focuses on three key areas:

Fair hiring and leadership representation

Fostering an inclusive workplace culture

Ensuring strong accountability and transparency

Ensuring Fair Hiring and Leadership Representation

Recruitment and leadership selection are guided by policies that prevent bias and uphold equal opportunity. We ensure that appointments and advancements are grounded in competencies and ethical standards through the following:

<div style="background-color: #0056b3; color: white; padding: 5px; text-align: center; font-weight: bold;">Group Recruitment Policy</div> <div style="background-color: #e6f2ff; padding: 10px; margin-top: 5px;"> <p>Ensures a fair and merit-based selection process focused on skills and experience.</p> </div>	<div style="background-color: #0056b3; color: white; padding: 5px; text-align: center; font-weight: bold;">Boardroom Diversity Policy</div> <div style="background-color: #e6f2ff; padding: 10px; margin-top: 5px;"> <p>Promotes diverse representation in leadership to strengthen decision-making.</p> </div>
<div style="background-color: #0056b3; color: white; padding: 5px; text-align: center; font-weight: bold;">Group Fit & Proper Policy</div> <div style="background-color: #e6f2ff; padding: 10px; margin-top: 5px;"> <p>Sets clear ethical and professional criteria for leadership roles, supporting an inclusive leadership culture.</p> </div>	<div style="background-color: #0056b3; color: white; padding: 5px; text-align: center; font-weight: bold;">Group Manpower Planning Guidelines</div> <div style="background-color: #e6f2ff; padding: 10px; margin-top: 5px;"> <p>Provides a structured approach to workforce planning that supports a diverse talent pipeline.</p> </div>

OUR INITIATIVES

Empowering Women in the Workforce

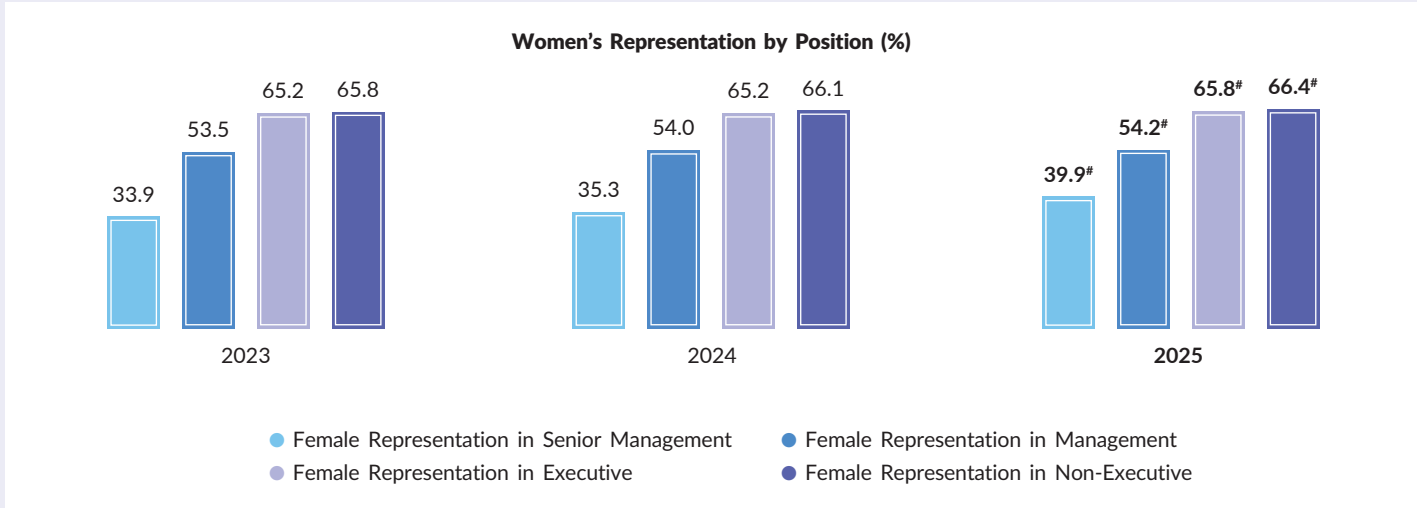
The Group continues to implement women empowerment initiatives to uplift women in the organisation, in line with our Sustainability KPI. In 2025, our flagship women’s empowerment programmes – Women in Leadership League (“WiLL”) and Emerging Women Leaders (“EWL”) – were temporarily paused as we undertook strategic programme restructuring. The enhanced WiLL and EWL programmes will be implemented in 2026, advancing our commitment to nurturing empowered and capable women leaders.

Nonetheless, we continued to drive women’s empowerment through initiatives including:

Initiative	Description	Our Performance and Value Created
International Women’s Day	<ul style="list-style-type: none"> Hosted a personal development workshop themed “The Confidence Code for Women: Empowering Practical Tips for Everyday Life”. The programme equipped women employees with practical tools including guided reflection and cognitive reframing techniques, supporting RHB’s well-being and diversity agenda. 	<ul style="list-style-type: none"> Attended by 20 participants who gained knowledge of practical tools to reframe negative thoughts, strengthen resilience, and enhance self-awareness.
Women Impact Network	<ul style="list-style-type: none"> Established in 2025, the RHB Women Impact Network (“WIN”) is RHB’s first Women Council, established as part of our ongoing commitment to fostering a diverse and inclusive workplace. WIN aims to bring together women in middle to senior management to support gender equity, amplify women’s voices within the organisation, and grow their influence as part of a collective movement toward inclusive leadership. 	<ul style="list-style-type: none"> Established RHB’s first Women’s Council, the Women Impact Network (“WIN”), with 25 members and two Co-Presidents to drive gender diversity and inclusion initiatives.

2025 Progress

Female representation in management increased to 54.2%, while top and senior management reached 39.9%. These outcomes reflect our commitment to gender balance throughout the organisation.



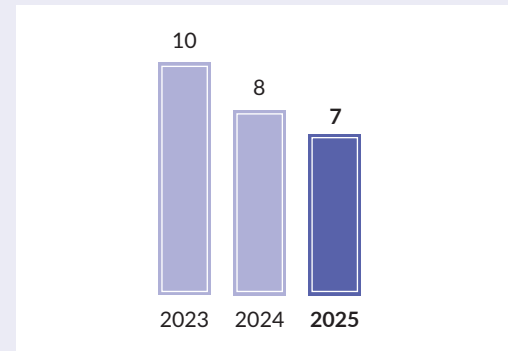
[#] This data has been externally assured. Please refer to the independent limited assurance report in our Online Sustainability Supplement 2025.

Strengthening Disability Inclusion

A truly inclusive workplace requires removing barriers and creating the right support systems so every individual can succeed. A key component of this approach is ensuring that employees with disabilities can participate fully and meaningfully in the workplace. We recognise that supporting employees with disabilities requires intentional efforts in accessibility, awareness, and empowerment. Our efforts remain focused on strengthening workplace accessibility as we continue to support employees with disabilities. This includes providing necessary accommodations, assistive tools, and training to help them perform effectively in their roles.

2025 Progress

No. of staff with disabilities



Supporting Working Parents

Recognising the unique needs of working parents, we continue to strengthen family-friendly policies that help employees balance personal responsibilities with their professional growth. Our parental leave benefits allow employees to take the time they need while maintaining job security and supporting long-term career progression.

These benefits are complemented by workplace facilities such as nursing rooms, which offer a private and comfortable space for nursing mothers, while they manage work commitments. Through these measures, we aim to ensure that working parents, particularly mothers, feel supported and able to remain fully engaged in their roles.

Embedding Good Practices

Responsible and Sustainable Supply Chain Management

KEY HIGHLIGHTS

212 suppliers* have completed the basic requirements of the RHB Supplier Code of Conduct.

Hosted a Vendor Day in April 2025, fostering a collaborative and sustainable vendor ecosystem that supports the Group's long-term strategic priorities.

Rolled out the RHB Supplier Code of Conduct to Singapore iProcurement suppliers.

*Malaysian operations only

As expectations from consumers, regulators, and stakeholders heighten, businesses are increasingly under pressure to minimise environmental impact and uphold ethical standards. We remain committed to supporting our suppliers and vendors in adopting sustainable practices, building a value chain that delivers positive economic, environmental, social, and governance outcomes. By emphasising transparency, ethical sourcing, and responsible environmental management, we aim to create long-term value for both our business and the communities we serve.



The engagements with RHB have been insightful, reinforcing the importance of embedding sustainable practices into our daily operations. We look forward to seeing the continued progress and the positive environmental impact this initiative will bring.

Sure-Reach Records Management Sdn Bhd, RHB's Supplier



RHB's support has had a positive impact on our business by enabling more sustainable growth and strengthening operational resilience. Through guidance and engagement, we have been better positioned to improve processes and align with evolving sustainability expectations.

IFlexs Sdn Bhd, RHB's Supplier

OUR APPROACH

The Group Procurement Guidelines, established in 2015, form the core framework governing procurement activities across RHB Banking Group's Malaysian and overseas operations. The Guidelines set out fair, ethical, and transparent procurement practices while ensuring full compliance with regulatory expectations. They provide direction on key processes, including sourcing, negotiation, vendor selection and management, and contract administration.

Governance of Procurement Activities

Governance of General Procurement Activities	
Group Tender Committee ("GTC")	Deliberates and provides concurrence on all tenders with a value greater than RM1 million.
Group Procurement	Responsible for supplier management, sourcing management, contract management, data analytics, and system administration.
Country Procurement Unit ("CPU")	Appointed across all overseas operations to manage the procurement needs specific to respective countries.

Governance of ESG-related Matters	
Oversight of the implementation of the Supplier Code of Conduct resides with the Group Sustainability Committee ("GSC") and the Board Sustainability Committee ("BSC") to ensure that sustainability considerations are embedded into our supply chain in a comprehensive manner.	
Group Sustainability Committee ("GSC")	ESG updates are deliberated on a quarterly basis.
Board Sustainability Committee ("BSC")	ESG updates are deliberated on a bi-annual basis.

Upholding Integrity within Our Supply Chain

All suppliers must comply with the Group's Anti-Bribery and Corruption Policy when conducting business with the Group. As part of the onboarding process, new suppliers are required to submit an Anti-Bribery and Corruption Declaration Form, affirming their commitment to uphold the Policy and all applicable laws, including the Malaysian Anti-Corruption Commission Act 2009. Additionally, all new suppliers are required to undergo Anti-Money Laundering ("AML") screening and acknowledge the Supplier Code of Conduct, which incorporates ESG criteria, as part of the onboarding process.

RHB's Supplier Code of Conduct requires suppliers to demonstrate strong governance practices, which include implementing robust anti-bribery and corruption controls. This entails establishing internal policies, frameworks, guidelines, and practices that align with the Group's expectations. Suppliers' compliance with integrity requirements is periodically reviewed as part of the Group's ongoing due diligence process. As of 2025, 550 registered suppliers have acknowledged the Supplier Code of Conduct.

[For further information, please refer to the Procurement Integrity expectations at https://www.rhbgroup.com/group-procurement/index.html](https://www.rhbgroup.com/group-procurement/index.html), and the Supplier Code of Conduct at <https://www.rhbgroup.com/group-procurement/-/media/DE6E1FCFF1A74E6389ECA418A82B6B49.ashx>

Implementing Sustainability in our Value Chain

We continue to strengthen our commitment to responsible and sustainable banking by embedding sustainability considerations into our supply chain and procurement practices. Our efforts are anchored on the Supplier Code of Conduct ("CoC"), which outlines clear expectations for suppliers to uphold the same high standards of ethics that guide our own conduct. Through the principles set out in the CoC, we aim to support our suppliers in integrating ESG considerations into their day-to-day operations.

Principles of the Supplier CoC

Environmental

- Reducing GHG emissions and improving energy efficiency.
- Managing waste management efficiently.
- Conserving and reducing water.

Social

- Upholding human rights.
- Supporting freedom of association.
- Promoting diversity and inclusion.
- Ensuring safe and healthy working conditions.
- Respecting the rights of local communities.
- Preventing child labour and/or forced labour.

Governance

- Combating anti-bribery & corruption.
- Ensuring confidentiality and protecting personal data in accordance with applicable laws.

OUR INITIATIVES

Supplier Code of Conduct Implementation Plan

To support the rollout of the Supplier CoC, we have developed an Implementation Plan which details our phased approach to embedding sustainability within our value chain. The Implementation Plan was created based on a detailed assessment of our suppliers' ESG maturity and takes into consideration their readiness for ESG adoption.

Development of Implementation Plan (2023)	Assessing suppliers' ESG maturity and readiness for ESG adoption <ul style="list-style-type: none"> • Conducted a baseline supplier ESG readiness assessment to better understand suppliers' awareness of sustainable practices across environmental, social, and governance areas. • Categorized suppliers based on their ESG maturity level. • Developed a phased approach to Supplier CoC implementation and rollout across our operations.
Phase 1 (2024-2025)	Driving ESG integration within key existing Malaysian suppliers <p>Phase 1 focused on engaging key Tier 1 and larger Tier 2 suppliers in Malaysia. Key activities in this phase included:</p> <ul style="list-style-type: none"> • Clear Communication: We informed our suppliers of the Code of Conduct via email notifications, providing clarity on expectations and compliance requirements. • Supplier Engagement Sessions: We organised multiple virtual knowledge-sharing sessions throughout the year, where suppliers learned about RHB's products and services. In 2025, we conducted 3 physical training sessions, attended by 89 of the 102 invited suppliers. • Strategic Partnerships: We partnered with the UNGC to leverage their SME Hub and assessment platform, enhancing our ability to assess suppliers' ESG maturity levels.
Phase 2 (2025-2026)	Expanding ESG integration within key existing overseas suppliers <ul style="list-style-type: none"> • We plan to replicate a similar approach as per Phase 1 of the Implementation Plan, with Phase 2 focusing on our key overseas operations and suppliers, namely RHB Bank Singapore.

Upon full implementation of the Supplier Code of Conduct, we will monitor supplier performance and may conduct periodic due diligence to assess their compliance with the CoC. Any instances of non-compliance with the environmental, social, or governance principles may require suppliers to take corrective action.

Embedding Good Practices

Responsible and Sustainable Supply Chain Management

Supplier ESG Maturity

Accurately assessing our suppliers' ESG maturity is essential for tracking their progress in adopting sustainable practices. We use the UNGC assessment platform to objectively evaluate supplier ESG maturity. Suppliers are categorised from Laggard to Leader based on their readiness. This approach allows us to monitor their development and direct our support to those who require the most assistance.

Supplier ESG Maturity				
Laggard	Beginner	Intermediate	Advanced	Leader
Limited understanding of sustainability with minimal efforts to address ESG issues.	Aware of the importance of sustainability and has taken some initial steps to address ESG topics.	Clear understanding of sustainability and is making meaningful progress on ESG topics.	Has adopted sustainability as a core aspect of its business operations.	Strong commitment to sustainability and has integrated into its business operations.
0% of suppliers	0% of suppliers	57% of suppliers	16% of suppliers	27% of suppliers

Note: The percentage breakdowns are based on Phase 1 suppliers that had completed the assessment as of 31 December 2025.

To support and empower our suppliers in adopting ESG practices, we have developed a comprehensive 5-stage approach designed to guide them in progressively enhancing their ESG maturity:

Step	Actions Taken (Malaysian Suppliers only)	
2024	Stage 1 (Connect)	Conducted 13 knowledge-sharing sessions with all suppliers, to introduce the RHB CoC, ESG principles, and related benefits.
	Stage 2 (Assess)	All suppliers were required to complete an ESG maturity assessment. We utilised tools such as the UNGC ESG START Assessment Tool and the RHB CoC Maturity Level Assessment.
2025	Stage 3 (Learn)	Provided ongoing tailored learning resources, such as e-learning courses and reading materials, including the Simplified ESG Disclosure Guide ("SEDG") to help suppliers understand ESG principles and their practical application.
2025-2026	Stage 4 (Commit)	Guide suppliers in formalising their commitment to sustainability by aligning their frameworks with RHB's CoC and communicating their targets to stakeholders.
	Stage 5 (Measure & Report)	Set measurable ESG targets and report on their progress.

As of December 2025, we have completed Stages 1 to 4. We remain on track to finalise Stage 5 by the end of 2026.

Supplier Focus Group

In 2025, we conducted focus groups with suppliers requiring more support to meet our sustainability standards. The focus groups aimed to strengthen the capabilities of Laggard (Level 1) and Beginner (Level 2) suppliers and progress them to the Intermediate level (Level 3). Alongside these sessions, we leveraged the UNGC SPARK programme, which helps SMEs build a solid understanding of ESG principles, enhance their grasp of materiality, and adopt practical strategies to integrate sustainability into their business.

2025 Progress

Malaysia operations (Phase 1):

- 74% of existing suppliers have committed to RHB's Code of Conduct.
- 212 suppliers completed the Basic Requirements.
- 43% of suppliers reached Advanced and Leader maturity levels.
- Conducted three training sessions for suppliers requiring support in meeting RHB's Code of Conduct expectations, covering sustainability fundamentals, governance, human rights, environmental sustainability, and compliance reporting.
- Conducted three virtual briefing sessions for newly onboarded and incumbent suppliers, providing a refresher on RHB's Supplier Code of Conduct and expectations, and raising awareness of the Group's Anti-Bribery and Corruption policy.

Singapore operations (Phase 2):

- Following the rollout in early 2025, 87% of RHB Bank Singapore existing suppliers, representing 66 suppliers, committed to RHB's Code of Conduct.

Managing Our Direct Environmental Impact

Key Metrics	Water Consumption (m ³)	Paper Consumption (reams)	Waste Recycled (kg)
Achievement in 2025	137,376	92,070	115,173

OUR APPROACH

Managing our environmental impact is a core component of RHB's operational resilience and long-term sustainability. The Group's efforts are aimed at reducing our environmental footprint while embedding responsible consumption practices within our operations. This includes lowering water consumption and paper usage, reducing waste generation, and improving material efficiency across the organisation. These initiatives are supported by awareness programmes, digitalisation, process improvements, and engagement with stakeholders, helping to drive sustainable practices across our operations.

OUR INITIATIVES

Driving Water Efficiency

We continue to improve water efficiency, reduce wastage, and strengthen long-term water security across our facilities. To reduce water consumption and address infrastructure needs, we have implemented several targeted water efficiency initiatives.

Initiative	Description	Our Performance								
Replacement of ageing piping	<ul style="list-style-type: none"> Throughout 2025, we conducted regular inspections of plumbing systems to identify leaks early and ensure prompt repairs, effectively preventing water losses. 	<p>Water Consumption (m³)</p> <table border="1"> <tr> <th>Year</th> <th>Water Consumption (m³)</th> </tr> <tr> <td>2023</td> <td>125,945</td> </tr> <tr> <td>2024</td> <td>128,767</td> </tr> <tr> <td>2025</td> <td>137,376</td> </tr> </table>	Year	Water Consumption (m ³)	2023	125,945	2024	128,767	2025	137,376
Year	Water Consumption (m ³)									
2023	125,945									
2024	128,767									
2025	137,376									
Continuation of rainwater harvesting for landscaping in RHB Complex	<ul style="list-style-type: none"> Rainwater harvesting systems have been installed at RHB Complex Bangi since 2020. Collected water is used for landscaping and general cleaning activities in shared spaces. 									
Infrastructure upgrades	<ul style="list-style-type: none"> Upgraded ageing water infrastructure to reduce losses associated with wear and tear, ensuring long-term efficiency and reliability. 									

Paper Procurement

We continued to reduce paper usage across our operations in 2025, reflected in a lower volume of reams procured compared to previous years. This reduction supports our broader shift towards digital solutions and greater operational efficiency, including encouraging customers to opt for e-statements to limit printed materials and strengthen our sustainability efforts.

Initiative	Description	Our Performance								
Certified sustainable paper usage	<ul style="list-style-type: none"> We strive to utilise Programme for the Endorsement of Forest Certification ("PEFC") certified paper where possible within our office operations. This ensures that the paper used is sourced responsibly and aligns with global sustainability standards. 	<p>Paper Consumption (reams)</p> <table border="1"> <tr> <th>Year</th> <th>Paper Consumption (reams)</th> </tr> <tr> <td>2023</td> <td>142,600</td> </tr> <tr> <td>2024</td> <td>111,810</td> </tr> <tr> <td>2025</td> <td>92,070</td> </tr> </table>	Year	Paper Consumption (reams)	2023	142,600	2024	111,810	2025	92,070
Year	Paper Consumption (reams)									
2023	142,600									
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2025	92,070									

Waste Reduction and Management

Through responsible waste and resource management, we minimise environmental impact while maximising efficiency across our operations. As a financial institution, the waste we generate is largely non-hazardous and classified as general waste, which is managed by appointed contractors in line with regulatory requirements. Documents containing sensitive or customer information are shredded and securely disposed of.

Initiative	Description	Our Performance								
RHB Eco-friendly cafeteria	<ul style="list-style-type: none"> Since 2020, we have implemented the RHB Eco-Friendly Cafeteria initiative, aimed at reducing usage of single-use plastic. Cafeterias at RHB Centre and RHB Complex Bangi do not provide single-use plastics such as straws, food containers and plastic bags. 	<p>Total Waste Recycled (kg)</p> <table border="1"> <tr> <th>Year</th> <th>Total Waste Recycled (kg)</th> </tr> <tr> <td>2023</td> <td>n/a</td> </tr> <tr> <td>2024</td> <td>67,543</td> </tr> <tr> <td>2025</td> <td>115,173</td> </tr> </table>	Year	Total Waste Recycled (kg)	2023	n/a	2024	67,543	2025	115,173
Year	Total Waste Recycled (kg)									
2023	n/a									
2024	67,543									
2025	115,173									
Collection of waste recycling	<ul style="list-style-type: none"> In 2025, we collected 115,173 kg of recycling waste, furthering efforts to minimise our environmental impact. 									

Enriching and Empowering Communities

HIGHLIGHT STORY



Employees coming together to give back to communities through volunteer-led initiatives.

EMPOWERING COMMUNITIES THROUGH FINANCIAL INCLUSION AND EDUCATION

From First Savings to Financial Independence

Financial literacy is a key enabler of long-term financial resilience and inclusive economic participation. At RHB, we are committed to equipping individuals and communities with the knowledge and confidence to make informed financial decisions, particularly among underserved and vulnerable segments across ASEAN.

Through practical, accessible, and action-oriented learning, we aim to strengthen everyday financial capabilities, from budgeting and saving, to recognising financial risks, enabling individuals to participate more meaningfully in the economy and build sustainable livelihoods.

RHB Touch Hearts is our flagship community engagement programme that empowers underserved communities across ASEAN. Through dedicated community initiatives, our employees and volunteers come together to deliver meaningful, on-the-ground support.

Under the theme “Empowering Futures, One Heart at a Time,” the programme mobilised employees, partners, and communities to deliver financial literacy, upskilling, and school transformation initiatives, bringing our commitment to inclusive development into action in 2025.

Since its inception in 2016, RHB Touch Hearts has reached communities across the region and continues to evolve towards more impact-driven interventions. These efforts are aligned with United Nations Sustainable Development Group (“UNSDG”) Goal 4 (Quality Education) and national priorities.

OUR FOCUS IN 2025

From First Lessons to Financial Confidence



Helping students build basic financial skills through classroom learning.

For many students, this marked their first exposure to managing money beyond daily expenses. By the end of the programme, students demonstrated greater confidence in budgeting, saving, and recognising financial scams, shifting from simply handling money to making informed financial decisions independently.

Through practical, age-appropriate learning, participants developed essential financial habits such as tracking expenses, planning their spending, and understanding digital payments. Increased awareness of scam risks also strengthened their ability to protect themselves in an increasingly digital financial environment.

These improvements reflect a meaningful shift in behaviour and mindset, equipping students with the confidence and capability to manage their finances responsibly, both now and in the future.

Preparing Students to Navigate Their Future with Confidence



A student engaging in a Q&A during a guided session.

Through guided engagement and real-world exposure, students developed greater confidence in navigating education and future career pathways. Many gained clearer direction on their next steps beyond school, supported by improved awareness of available opportunities and required skills.

Participants strengthened essential competencies such as digital literacy, communication, and adaptability, enabling them to better respond to the demands of an evolving workforce. These skills not only enhanced their readiness for further education and employment, but also supported their ability to make informed decisions about their future.

By building both skills and confidence, the programme helped young people move from uncertainty to greater clarity, equipping them to pursue their aspirations with purpose.

Creating Environments Where Students Can Thrive



Elevating classrooms to enhance learning and engagement.

Improvements to classrooms and learning spaces enhanced how students experience school, contributing to stronger engagement, motivation, and confidence in learning. Teachers observed more active participation in class, while students reported feeling more supported in environments designed to help them focus and succeed.

By working closely with schools and communities, we upgraded facilities and learning resources to create safe, inclusive, and conducive spaces. These improvements strengthened students' sense of belonging and well-being, enabling them to learn more effectively and participate more confidently in the classroom.

Together, these efforts go beyond physical upgrades, fostering environments that support better learning outcomes and help students realise their full potential.

Across all focus areas, programmes were delivered through structured implementation and active community participation to ensure consistency and long-term sustainability.

In 2025, we strengthened this approach by deepening community engagement and encouraging employee-led initiatives, moving beyond one-off interventions towards more sustainable, community-driven impact. Through this integrated model, RHB Touch Hearts continues to strengthen the link between education, financial capability, and long-term social resilience.



Planting greenery to improve school environments.

Enriching and Empowering Communities

Our Social Impact System

RHB's integrated social impact approach combines targeted interventions and strong governance to deliver measurable and sustainable outcomes. Our initiatives are anchored on two core impact drivers – financial inclusion and community empowerment – which address key barriers faced by underserved communities.

These efforts are strengthened through enabling platforms which deepen outreach and amplify impact. Execution is supported by robust governance, a structured Social Impact Playbook and outcome-based measurement, ensuring accountability, consistency, and scalability across our programmes. Through this integrated approach, we drive meaningful improvements in financial resilience, income generation, education outcomes, and community well-being.


To date, our programmes have scaled both in reach and impact, reflecting a targeted and outcomes-driven approach to community empowerment.

CUMULATIVE IMPACT TO DATE


Over 1.5 million beneficiaries cumulatively empowered, strengthening financial capability, access, and long-term resilience across communities.




339,254 new-to-bank customers onboarded, expanding financial inclusion through digital banking access.




228,198 individuals reached through financial literacy, improving money management awareness and financial confidence.




29,916 SMEs supported, enhancing business resilience and access to sustainable growth opportunities.



1,073 micro-SMEs empowered, enabling income generation and business formalisation through targeted programmes.

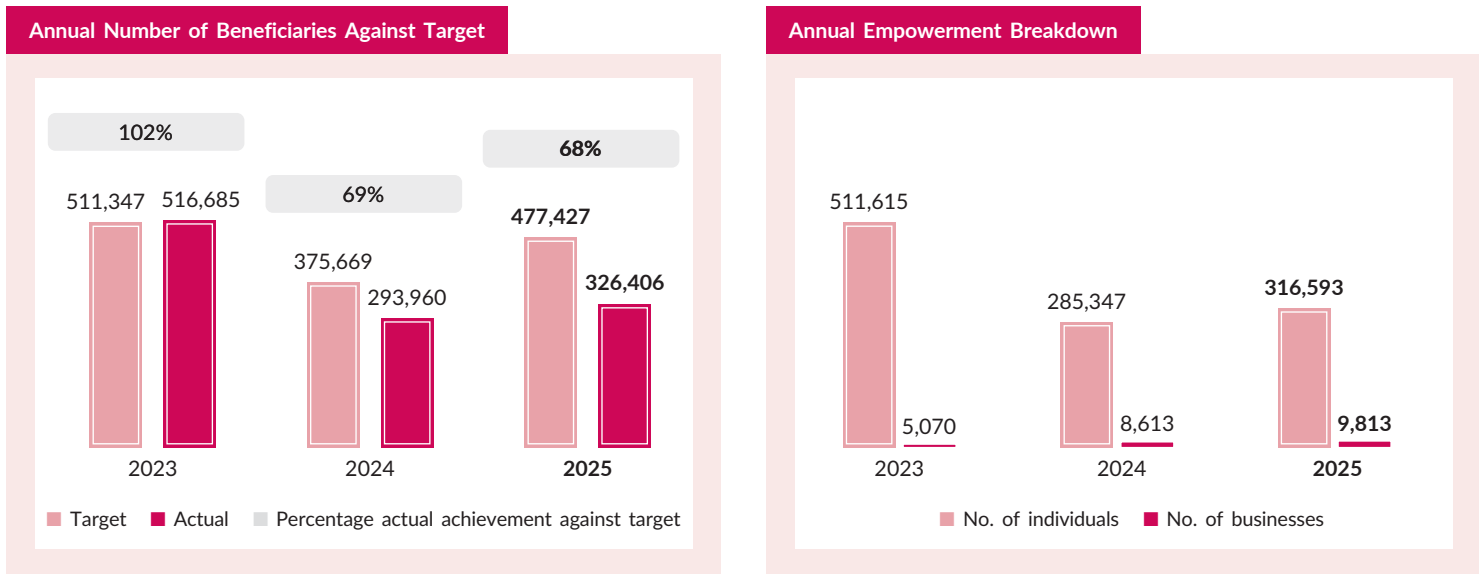


RM5.4 million invested by RHB Foundation, and **RM6.8 million** by RHB Bank for supporting scalable and impact-driven social initiatives.



All figures represent cumulative impact unless otherwise stated.

Shifting from broad-based reach to deeper, impact-driven community outcomes.



Note: Lower achievement levels in 2024 and 2025 reflect a deliberate shift from volume-driven outreach to more targeted, impact-focused programmes prioritising depth and quality of engagement.

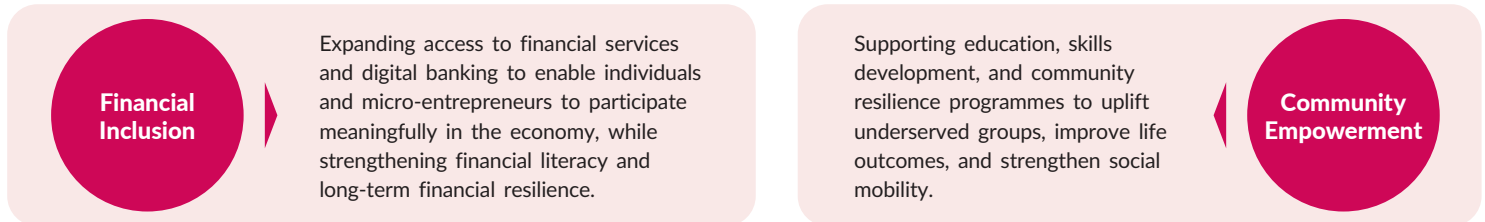
Note: Increasing focus on individual empowerment reflects a strategic shift towards financial literacy and digital inclusion as foundational drivers of long-term community resilience.

In 2025, our community investments continued to deliver meaningful reach and empowerment, while reflecting a more deliberate shift towards targeted, outcome-driven programmes. Rather than focusing solely on scale, we prioritised depth of engagement, measurable outcomes, and sustained behavioural change. This is further reflected in the growing emphasis on individual empowerment, as financial literacy and inclusion remain key drivers of long-term community resilience and inclusive economic participation.

Our Social Impact Drivers

At RHB, we drive social impact by expanding financial inclusion and strengthening community resilience across ASEAN. Our approach integrates financial capability, access to opportunities, and targeted community interventions to deliver measurable and sustainable outcomes. Guided by our Purpose Statement, "Making Progress Happen for Everyone", we remain committed to ensuring that the communities we serve thrive alongside us. In a landscape where Environmental, Social, and Governance ("ESG") considerations are increasingly shaping expectations, our ability to create positive social impact is both a responsibility and a source of competitive strength – reinforcing trust, attracting investors and talent, and strengthening long-term value.

Financial inclusion and community empowerment remain central to our commitment to empowering 2.5 million individuals and businesses across ASEAN by 2027:



Our social impact approach is embedded within the Group's PROGRESS27 strategy, ensuring programmes are strategic, measurable, and integrated into how we deliver value. This alignment supports national priorities, including the Malaysia MADANI agenda and the National Financial Literacy Strategy, reinforcing our role in advancing inclusive and sustainable socioeconomic development.

Execution and Governance

Delivering meaningful social impact at RHB is underpinned by strong governance, clear accountability, and disciplined execution. Our approach ensures that all programmes, whether delivered directly by the Bank or through RHB Foundation, are strategically aligned, effectively implemented, and transparently monitored.

At the Group level, social impact is integrated into our broader sustainability strategy, with defined performance indicators and structured programme design to ensure measurable outcomes. Oversight is provided by the Group Sustainability Committee ("GSC"), Board Sustainability Committee ("BSC"), and the PROGRESS27 Steering Committee, which guide strategic direction and oversee impact performance.

Day-to-day implementation is led by the Group Social Impact function, which manages programme strategy, stakeholder engagement, and performance tracking. This is supported by robust internal governance controls to ensure accountability and consistency in delivery.

RHB Foundation

Established in 2015, RHB Foundation serves as the Group's dedicated social impact arm, enabling the delivery of structured and scalable community programmes.

The Foundation operates under an independent Board of Trustees and is governed in compliance with regulatory requirements, including registration with the Companies Commission of Malaysia (SSM) and tax-exempt status under Section 44(6) of the Income Tax Act, ensuring strong governance, transparency, and accountability in the management of funds and programmes.

<p>RHB Foundation Focus Areas</p> <p>RHB Foundation delivers social impact across three focus areas:</p> <ul style="list-style-type: none"> • Education and Youth Empowerment Supporting students through academic interventions, scholarships, and pathways to higher education and employment. • Community Well-being and Resilience Strengthening communities through volunteerism, financial literacy, and targeted support for underserved groups. • Arts and Culture (Enabling Platform) Promoting community engagement through arts-based initiatives that also support fundraising for social programmes. 	<p>Key Programmes</p> <p>Our focus areas are delivered through flagship programmes, including:</p> <ul style="list-style-type: none"> • RHB X-Cel and RHB X-Cel Star, advancing education outcomes and social mobility • RHB Touch Hearts 360 – mobilising volunteers and strengthening community resilience
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RHB adopts a structured approach to social impact measurement, focusing on both reach and outcomes. Beyond participation metrics, we are progressively strengthening our ability to assess behavioural change, financial resilience, and long-term community outcomes.

As our capabilities evolve, we continue to enhance data quality, consistency, and governance, while advancing towards more robust outcome- and value-based measurement approaches.

Enriching and Empowering Communities

Our Social Impact System

Measurement Framework

RHB Social Impact Playbook

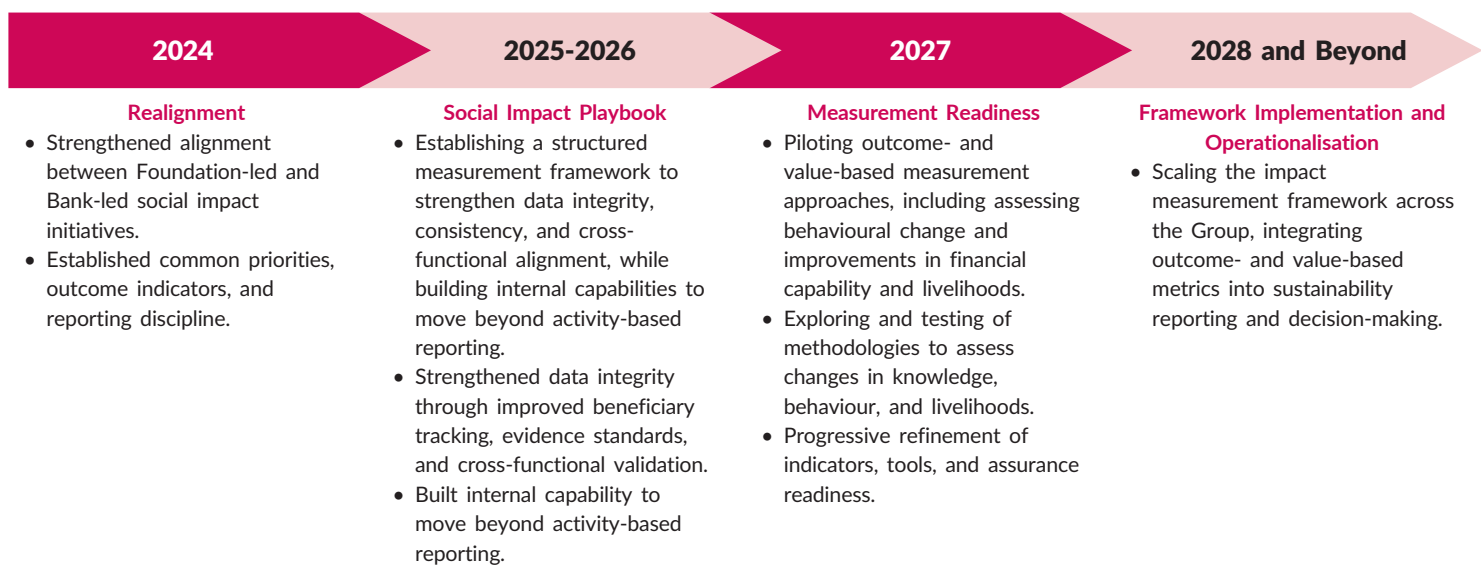
In 2025, RHB advanced the development of its Social Impact Playbook, establishing a unified guideline for programme design, governance, and measurement across both Foundation-led and Bank-led initiatives. The Playbook sets clear standards for objectives, beneficiary definitions, monitoring and reporting, strengthening consistency, comparability, and impact tracking across programmes.

The Playbook will support RHB’s longer-term journey towards more robust outcome- and value-based impact measurement, as outlined in the social impact roadmap below.

Measuring Social Impact	
Current focus (2025)	Progressive focus (future phases)
We measure programme reach and participation, including beneficiaries reached, programme completion, and engagement levels. We also assess early outcomes such as improvements in financial knowledge, confidence, and digital adoption.	We are progressively strengthening our approach to measure behavioural change and long-term outcomes. This includes tracking financial habits, livelihood stability, SME resilience, and adopting outcome- and value-based assessment methodologies.

This approach enables RHB to move progressively from activity-based reporting towards outcome-driven measurement, strengthening our ability to demonstrate meaningful and sustained impact.

Enhancing Our Approach to Creating and Monitoring Social Impact



Note: Timelines indicative and subject to refinement as implementation progresses.

Assurance and Data Integrity

RHB maintains robust internal validation processes to ensure the accuracy, consistency, and integrity of social impact data. These include programme-level verification, cross-functional reviews, and documentation checks. The Social Impact Playbook further strengthens governance by establishing clear data standards, positioning the Group for future independent assurance as measurement capabilities mature.

Our Initiatives

ADVANCING FINANCIAL INCLUSION AND CAPABILITY - OUR JOURNEY

Advancing financial inclusion is central to strengthening long-term financial resilience across communities. We focus on expanding access to financial services and addressing structural barriers faced by youth, underserved communities, and micro and small entrepreneurs, while strengthening financial literacy, digital capabilities, and sustainability readiness to enable meaningful participation in the economy.

These initiatives support SDG 4 (Quality Education), SDG 8 (Decent Work and Economic Growth) and SDG 10 (Reduced Inequalities), and are guided by the RHB Social Impact Playbook's emphasis on inclusive design, verifiable impact, and community upliftment.

MySISWA

RHB MySISWA serves as an important entry point into the formal financial system, enabling students to access essential banking services while fostering early adoption of responsible financial behaviours.

The programme is designed to bridge this gap by equipping students with practical financial tools and knowledge to manage their finances responsibly. Beyond providing access to banking services, the programme integrates financial literacy and scam awareness to build essential money management skills.

Through this approach, students develop stronger budgeting habits, greater financial confidence, and improved awareness of financial risks, enabling them to make informed decisions during their studies and beyond graduation.



Students receiving their MySISWA debit cards.

2025 Progress

We enhanced onboarding and engagement with university students through integrated financial literacy and digital safety programmes, making financial services more accessible and relevant to student needs.

Our Impact

- 149,132[#] students onboarded, expanding access to formal financial services.
- Engaged with 25 universities and colleges nationwide.

[#] This data has been externally assured. Please refer to the independent limited assurance report in our Online Sustainability Supplement 2025.



The RHB MySISWA Card makes student life more convenient by combining my student ID and bank card. It helps me better manage my daily expenses and adds real value to my student life.

Mirza Zunnurain,
Student, Universiti Teknologi Mara



The RHB MySISWA Card has been a lifesaver. It helps me manage my finances easily with real-time tracking and cashless transactions, giving me peace of mind and confidence in budgeting.

Wan Hanim Umairah,
Student, Universiti Kebangsaan Malaysia

By combining access, education, and behavioural nudges, MySISWA supports students in building lifelong financial habits, not just managing money today, but preparing for financial independence in the future.

Providing early access to financial services is only the first step. Building the knowledge and confidence to manage money responsibly is equally important in ensuring long-term financial resilience.

Enriching and Empowering Communities

Our Social Impact System

RHB Smart Money – Strengthening Financial Capability Across Communities

2025 Progress

Financial literacy is a foundational enabler of financial resilience and informed decision-making. Through RHB Smart Money, we deliver structured and accessible financial education to students, youth, and communities nationwide, equipping them with practical knowledge to manage money responsibly. Our programmes are delivered through community-based interventions, including school engagements and integrated learning initiatives that combine financial literacy with broader themes such as sustainability and responsible living.

In 2025, we scaled our reach through Train-the-Trainer (“TTT”) sessions, mobilising employees to deliver financial literacy programmes within their communities. We also expanded delivery across school-based and experiential platforms, enabling participants to apply financial concepts in practical, real-life contexts.

Our Impact

- 70,945[#] individuals reached, strengthening financial knowledge and awareness.

[#] This data has been externally assured. Please refer to the independent limited assurance report in our Online Sustainability Supplement 2025.

“

The RHB Financial Literacy Train-the-Trainer programme enhanced my understanding of financial concepts and equipped me with practical tools to deliver sessions effectively. Through workshops and real-life case studies, I gained confidence in simplifying complex topics for diverse audiences.

Nuraini,
Group Retail Distribution

“

Through the Financial Literacy sessions from RHB Insurance, I learned that insurance is not only for personal protection but also essential for safeguarding my business. I now better understand how insurance can help reduce financial losses and support my future.

Dina Shafreena,
Founder of Trash4Cash

Beyond building financial capability, expanding access remains critical to ensure that individuals and communities can fully participate in the financial system, particularly those who remain underserved or excluded.

RHB Access (Digital Inclusion Enablement through Mobile and Internet Banking)

RHB Access expands financial inclusion by enabling underserved and new-to-bank individuals to adopt digital banking services, bridging access gaps, and supporting safe, confident participation in the formal financial system.

2025 Progress

Strengthened digital inclusion by building participants’ confidence in using digital financial tools, reducing reliance on physical banking channels, and enhancing awareness of scam indicators and online safety. Through hands-on onboarding assistance and guided application navigation, the programme improved access to financial services for rural underserved communities, supporting more inclusive and secure participation in the formal financial system.

Our Impact

- 93,051[#] new digital users onboarded, expanding access to financial services.
- 100% from underserved and new-to-bank segments, strengthening inclusive participation.
- Improved digital confidence and safety awareness, supported by hands-on onboarding and scam awareness education.

[#] This data has been externally assured. Please refer to the independent limited assurance report in our Online Sustainability Supplement 2025.

EMPOWERING MICRO AND SMALL ENTERPRISES
DEEPENING ENTREPRENEURIAL IMPACT

Key Highlights

- 352[#] micro and small enterprises supported, including informal and home-based enterprises.
- 84% programme completion rate, reflecting strong engagement.
- 70% of participants reported increased sales or productivity, demonstrating tangible business outcomes.
- 13 bazaars organised, enabling real-world market access and brand visibility.

[#] This data has been externally assured. Please refer to the independent limited assurance report in our Online Sustainability Supplement 2025.

RHB supports micro and small enterprises through targeted interventions that address key barriers to growth and enable sustainable business development, in line with SDG 8 (Decent Work and Economic Growth) and SDG 10 (Reduced Inequalities).

Through RHB #JomBiz, we support Micro, Small and Medium-sized Enterprises (“MSMEs”) in transitioning from informal or small-scale operations into more structured businesses. The programme combines capability building, mentorship, and market access, enabling participants to strengthen financial management, improve productivity, and scale their operations.

Driving MSMEs Growth and Resilience



Training and Capability-Building

Strengthening business fundamentals, financial literacy, and operational skills.



Digital Adoption and Productivity

Supporting the use of digital tools to improve efficiency and competitiveness.



Funding Readiness and Financial Access

Enhancing financial management and readiness to improve access to financing.



Business Resilience and Market Access

Supporting growth through market access, partnerships, and resilience-building.



Proud moments from RHB #JomBiz entrepreneurs as they showcase their businesses.



The RHB #JomBiz training helped me strengthen my branding, costing, and marketing strategies. It gave me the confidence to grow my business in a more structured and sustainable way.

Syamirah Binti Sahnawi,

Founder of Dira Design Venture, RHB #JomBiz Cohort 7
Consolation Winner (RM5,000 seed funding recipient)

2025 Progress

In 2025, we expanded support for microenterprises, including informal traders and home-based businesses, by strengthening their access to digital tools, financial knowledge, and market opportunities. Participants were equipped with practical skills in digital adoption, bookkeeping, and financial management, enabling them to improve productivity and prepare for sustainable growth.

Our Impact

- 352[#] micro and small businesses supported, including informal and home-based enterprises.
- 525 hours of training delivered, with an 84% completion rate.
- Nationwide reach across 14 states, with strong participation from underserved segments.
- 70% of participants achieved sales growth, with an average uplift of 36% among growth performers.
- These outcomes reflect a shift from income support to sustainable business growth, enabling entrepreneurs to build resilience, scale their operations, and improve long-term livelihoods.

[#] This data has been externally assured. Please refer to the independent limited assurance report in our Online Sustainability Supplement 2025.

Enriching and Empowering Communities

Our Social Impact System

BEST-BYOB (Be Your Own Boss)

BEST-BYOB is an entrepreneurship programme designed to empower individuals from B40 and *asnaf* communities to build sustainable businesses. The programme focuses on enabling participants to generate stable income, strengthen financial independence, and improve long-term livelihood outcomes.

Through a structured franchise-based approach, participants gain practical business experience, essential skills, and access to market-ready opportunities, supporting their transition from informal income generation to structured entrepreneurship.

Participants are introduced to viable business models through pre-franchising concepts, supported by training in franchise operations, financial literacy, start-up costing, and business planning. This is complemented by hands-on exposure at selected pre-franchise and franchise outlets, alongside coaching and mentoring from industry partners.

Delivered in collaboration with PERNAS, the programme provides participants with access to established franchise models, technical training, and guidance on regulatory and operational requirements. RHB Islamic complements this by supporting programme delivery, financial literacy training, and facilitation of financial access.



The programme has improved my income and daily livelihood, helping me support my family and grow my business. With continued guidance and training, my business has continued to grow.

Masri Bin Kamaruddin,
Zie Putu Perak



Participants engaged in training sessions, building the skills and confidence to start and grow their own businesses.

2025 Progress

In 2025, the BEST-BYOB programme supported participants from *asnaf* and B40 communities through structured entrepreneurship pathways, equipping them with practical business skills and enabling access to franchise-based opportunities for sustainable income generation.

Our Impact

- 62 participants supported, strengthening entrepreneurship capabilities and income opportunities.
- RM1 million in matching grants secured, enabling business setup and growth.
- Programme expanded to four public universities, increasing accessibility to underserved youth.

These initiatives enable individuals to move beyond income instability towards sustainable livelihoods, strengthening financial independence and long-term resilience.

EMPOWERING SMES THROUGH DIGITALISATION

RHB e-Solutions and RHB Elevate

“

The RHB-Xero integration is user-friendly, with seamless bank feeds that allow us to track entries and reconcile with ease. The dashboard gives a clear view of our finances and helps us stay on top of what matters.

Nabil Jalil,
Director, BlackGrid Digital Sdn Bhd

“

With automated bank feeds and real-time visibility, our operations have become more efficient. The integration has reduced manual work, improved accuracy, and saved time.

Josh Chuah,
Owner, Fintrek Sdn Bhd

Micro and small businesses continue to face increasing pressure to digitalise, remain competitive, and operate sustainably in a rapidly evolving economic environment.

2025 Progress

In 2025, RHB expanded digitalisation support for SMEs through e-Solutions and RHB Elevate, enabling businesses to improve operational efficiency, strengthen financial management, and adopt digital tools for sustainable growth.

Our Impact

- 9,461 SMEs supported, advancing digitalisation and business resilience
 - 8,460[#] beneficiaries reached through RHB e-Solutions.
 - 1,001[#] SMEs supported via RHB Elevate, strengthening advisory and capability-building.
- Increased adoption of cloud accounting and digital tools, improving productivity, record-keeping, and financial visibility.

[#] This data has been externally assured. Please refer to the independent limited assurance report in our Online Sustainability Supplement 2025.

Our approach to community empowerment spans both economic participation and education, ensuring immediate livelihoods are strengthened while future generations are prepared for long-term success.

STRENGTHENING COMMUNITIES THROUGH EDUCATION

Building on our efforts to support SMEs, we also invest in education and youth development to strengthen long-term social mobility and community resilience. As a financial institution with a broad national and regional footprint, we recognise our responsibility to deliver lasting social impact, particularly for underserved groups such as MSMEs, students, neurodiverse individuals, and persons with disabilities. Through collaboration with impact partners, we support inclusive growth and ensure that individuals and communities are equipped to participate meaningfully in long-term development.

RHB X-Cel and X-Cel Star

“

The RHB X-Cel programme strengthened my SPM preparation through structured revision and practical techniques. The guidance and regular practice improved my confidence and time management, motivating me to pursue my future goal.

Nur Syafiah Syasya,
Student, SMJK Chung Hwa Tenom Sabah

Impact at a Glance (Education)

- Supported 3,465[#] RHB X-Cel students through structured SPM tuition programmes delivered in schools.
- Awarded 4 RHB X-Cel Star scholarships to students pursuing tertiary education.
- 90% of scholars graduated with a CGPA above 3.50.
- Upgraded and enhanced learning facilities in 10 schools, improving access to safer and more conducive learning environments.

[#] This data has been externally assured. Please refer to the independent limited assurance report in our Online Sustainability Supplement 2025.



Students participating in the programme, supported through structured academic guidance and mentorship.

Enriching and Empowering Communities

Our Social Impact System

RHB X-Cel and X-Cel Star (cont'd)

Students from underserved communities often face structural barriers to education, limiting their ability to reach their full potential. Through RHB X-Cel and X-Cel Star, we provide targeted academic support, scholarships, and mentorship to improve learning outcomes and enable upward social mobility.

By strengthening academic performance and expanding access to higher education, these programmes help students transition into future opportunities, contributing to a more inclusive and resilient society.

2025 Progress

In 2025, RHB X-Cel supported Form 4 and Form 5 students from B40 communities through structured tuition, STEM-focused workshops, and SPM readiness programmes, strengthening academic performance and exam preparedness.

Under RHB X-Cel Star, high-performing students received scholarships, mentorship, and career exposure opportunities, supporting their transition into tertiary education and future career pathways.

Our Impact

Expanding Access to Education

- 3,465[#] students supported across 72 schools under RHB X-Cel programme.

Strengthening Academic Performance

- 91 students achieved top SPM results, reflecting strong academic outcomes.
- 59% improvement in SPM performance among participating students.

Enabling Long-Term Progression

- 90% of RHB X-Cel Star scholars graduated with CGPA above 3.50.
- 67% of scholars secured employment within six months of graduation.

[#] This data has been externally assured. Please refer to the independent limited assurance report in our Online Sustainability Supplement 2025.



Supporting students as they build the skills and confidence to take their next step into the workforce.

“

The RHB X-Cel Star programme strengthened my academic journey through mentorship, training, and sponsorship. It supported my transition into the workforce and helped unlock my potential for the future.

Chelsea,
Student, Universiti Kebangsaan Malaysia (“UKM”), RHB X-Cel Star Scholar Cohort 2

Sekolah Angkat MADANI - Transforming Learning Environments in Underserved Schools

Sekolah Angkat MADANI is a national initiative under the MADANI Economy framework aimed at narrowing the education gap and supporting underserved communities through a whole-of-nation approach.

In alignment with this initiative, RHB Foundation supports 10 adopted schools, focusing on strengthening both learning environments and student outcomes. Our efforts are centred on delivering RHB X-Cel academic support programmes and financial literacy initiatives, ensuring students are equipped with both academic capabilities and practical life skills.

The initiative complements national priorities across key areas including infrastructure improvement, academic support, and student development. Through targeted interventions, we enhance classroom facilities, provide access to learning resources, and deliver structured programmes that improve engagement, attendance, and academic performance.

2025 Progress

In 2025, RHB Foundation improved classroom facilities and learning resources across adopted schools, complemented by volunteer-led sessions focusing on financial literacy, student well-being, and skills development.

RHB's approach focuses on integrating academic support and financial literacy within adopted schools. These efforts complement our broader financial inclusion efforts by strengthening long-term social mobility, ensuring individuals are equipped not only with access to financial services, but also the education needed to sustain economic progress.

Our Impact

- 11,368 students benefited from improved learning environments and enhanced resources.
- 10 schools supported in underserved and rural communities.
- 20 teachers supported through improved facilities and engagement initiatives.
- Upgraded classrooms and digital learning spaces enhanced teaching effectiveness and student engagement.
- Improved attendance and classroom participation following infrastructure enhancements.

Kampung Angkat MADANI – Supporting Rural Livelihoods and Community Resilience

In rural communities facing economic vulnerability and climate-related challenges, RHB’s Kampung Santuni MADANI programme supports national efforts under the MADANI framework to strengthen community resilience and promote inclusive development.

Aligned with Malaysia’s whole-of-nation approach to uplifting underserved communities, the programme focuses on enhancing household resilience and enabling more inclusive participation in local economies through targeted, community-based interventions.

2025 Progress

In 2025, RHB adopted its first Kampung Angkat MADANI in Kampung Gudang Garam, Segamat, Johor, serving as a pilot to deliver integrated, community-based interventions aligned with national priorities.

The programme focused on strengthening household resilience through financial literacy, savings awareness, and digital financial enablement, complemented by targeted infrastructure improvements. Continuous engagement with local leaders ensured that interventions were responsive, locally relevant, and designed to deliver meaningful outcomes.

Our Impact

- Supported over 100 families, benefiting more than 400 individuals.
- Improved financial awareness and savings behaviour among participating households.
- Increased adoption of digital financial services, enabling safer and more efficient financial transactions.
- Enhanced living conditions through targeted infrastructure improvements.

OUR PEOPLE, OUR VOLUNTEERS

RHB Touch Hearts is the Group’s flagship volunteerism programme, mobilising employees across ASEAN to deliver community-based interventions in education, financial literacy, and livelihood support. The programme ensures that volunteer efforts are structured, targeted, and aligned to community empowerment and financial inclusion priorities. Contributing towards SDG 4 (Quality Education), SDG 10 (Reduced Inequalities), and SDG 11 (Sustainable Communities), our approach to volunteerism focuses on coordinated, purpose-driven action that delivers meaningful and scalable impact across the communities we serve.

Our focus areas are centred around three priority themes that respond to pressing social needs across ASEAN and align with national and regional developmental priorities:

Education and School Upliftment

Improving learning environments, supporting literacy, and mentoring students to enhance access to quality education.

Environmental and Community Spaces

Promoting sustainability through clean-ups, recycling initiatives, and the improvement of shared community spaces.

Community Inclusion and Well-being

Providing socio-emotional and material support to vulnerable groups, including B40 families, seniors, and persons with disabilities.

Key Highlights

- Over 2,000 volunteers mobilised across ASEAN.
- 1,216 volunteer hours recorded.
- 19,460 beneficiaries reached, including 2,830 families.

Touch Hearts Volunteer Weekend – Group-Wide ASEAN Volunteer Engagement

The Touch Hearts Volunteer Weekend is a coordinated, Group-wide mobilisation of employee efforts to support local communities across ASEAN. Through education, livelihood upliftment, and community well-being initiatives, volunteers worked alongside communities to deliver meaningful support grounded in compassion and collective action.



RHB has helped students understand responsible money management and scam awareness. The programme has strengthened important life skills that students can apply in their daily lives.

Atia,
Teacher, SMK Teluk Bahang

Enriching and Empowering Communities

Our Social Impact System

2025 Progress

In 2025, Touch Hearts Volunteer Weekend mobilised employees across ASEAN to deliver school improvements, financial literacy, and community upliftment initiatives, supporting 44 institutions across the region.

Our Impact

- Over 2,000 volunteers mobilised across ASEAN.
- 1,216 volunteer hours contributed.
- Over 33,616 beneficiaries reached through education and community programmes.
- 44 institutions supported, including schools, universities, and NGOs.



Delivering community support initiatives to improve well-being among vulnerable groups.

Touch Hearts 360 – Community Well-Being Through Festive Support & Inclusion

RHB Touch Hearts 360 extends the Group’s commitment to community well-being by delivering targeted support to B40 and vulnerable communities during key festive periods, combining financial assistance with employee volunteerism.

2025 Progress

In 2025, Touch Hearts 360 delivered festive outreach programmes across major cultural celebrations, providing essential support, financial assistance, and community engagement activities for vulnerable groups nationwide.

Our Impact

- 19,460 individuals reached through festive and community outreach initiatives.
- 2,830 households supported, especially vulnerable families.
- 14 states covered, demonstrating nationwide reach.
- 333 employee volunteers mobilised.
- 96 volunteer hours contributed.

Strengthening Community Resilience During Disasters

In 2025, RHB strengthened its disaster response efforts through strategic partnerships and targeted financial assistance to support communities affected by floods.

In collaboration with Kembara, the Group delivered ready-to-eat meal packs to affected communities nationwide, ensuring timely access to essential food supplies. RHB also partnered with the Malaysian Red Crescent Society (“MRCS”) to distribute food relief care package during the monsoon season, supporting immediate recovery needs on the ground.

Beyond humanitarian support, RHB extended financial relief to customers impacted by floods through its Flood Relief Assistance Programme, helping individuals and SMEs manage financial obligations during recovery.

Support for Individuals

- Payment deferment of up to six months for key financing facilities, including housing, personal financing, and hire purchase.
- Waiver of selected fees and charges, including late payment charges and card replacement fees.

Support for SMEs

- Payment deferment of up to six months across financing facilities, including term loans, hire purchase, and trade facilities.
- Support to ease cash flow pressures, and enable business continuity during recovery.

Through these combined efforts, RHB remains committed to supporting affected communities beyond immediate relief, helping individuals and businesses recover, rebuild, and regain financial stability.



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