

# Our Sustainability Strategy and Roadmap

At RHB, our purpose goes beyond financial performance — we are committed to being a responsible financial services provider that drives meaningful, long-term impact. Sustainability has been a core focus of our TWP24 corporate strategy since 2022, guiding how we operate, innovate, and create value for our stakeholders.

By integrating sustainability and climate-related considerations into our business activities, operations, and decision-making processes, we have not only driven positive environmental and social outcomes, but also strengthened our resilience, enhanced stakeholder confidence, and positioned the Group as a forward-thinking, responsible financial services provider.

The Group's Sustainability Strategy and Roadmap focuses on delivering tangible outcomes through clear objectives and actions, with key performance indicators ("KPIs") identified, monitored, and reported to track progress, assess impact, and ensure accountability.

 For more information on our Sustainability Scorecard, refer to pages 39 to 43 of our Sustainability Report 2024.


## 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

- ◆ Support sustainable development by mobilising RM50 billion in sustainable financial services by 2026
- ◆ Empower two million targeted individuals and businesses across ASEAN by 2026
- ◆ Achieve Carbon Neutral Operations by 2030
- ◆ Achieve Net Zero by 2050

 As part of our new corporate strategy, PROGRESS27, we have refined our sustainability KPIs. For further information, refer to page 136 of this report and page 38 of our Sustainability Report 2024.



### 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

Accelerating the just and responsible transition to a low-carbon economy, guided by the Group's Net Zero by 2050 Strategy



### EMBEDDING GOOD PRACTICES

Foster responsible practices and nurture a sustainable culture



### ENRICHING & EMPOWERING COMMUNITIES

Create long-term positive impacts on our communities, nurturing children and youth

## Focus Areas

### 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 (students, youth, new to workforce, the underserved) and businesses (SMEs, microenterprises, etc.)<sup>1</sup>

#### Advancing SMEs Towards Sustainable Business Practices

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

### Reduction of Financed Emissions<sup>2</sup>

Reducing carbon emissions in five high-impact sectors within our business<sup>3</sup>

#### Driving Growth in Green Financial Services

Driving growth in Green Financial Services and supporting businesses/companies that are committed to carbon neutrality with a clear and established transition strategy

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

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

## ENABLERS



### GOVERNANCE

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



### DATA & TECHNOLOGY

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



### HUMAN CAPITAL & TRAINING

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



### PARTNERSHIP & ADVOCACY

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

<sup>1</sup> Provision of affordable and quality financial products and services

<sup>2</sup> GHG emissions associated with RHB Group's business activities

<sup>3</sup> Energy Supply, Palm Oil, Oil & Gas, Property & Construction, and Transport