

# 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**

**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.

**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 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.

**Enablers**

**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.

**2026 Outlook**

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.