

The background of the slide is a low-angle photograph looking up at a dense canopy of green tree leaves and dark, gnarled branches against a blue sky. Two large, solid orange abstract shapes are overlaid on the image: one on the left side and one on the bottom right corner.

Etiqua's Sustainability Progress 2025

Making the World a Better Place

Introduction



In 2025, Etiqa reached an important milestone in its sustainability journey by completing its four Sustainability Ambitions, showing its continued commitment to responsible and purpose-led growth. This was guided by the Value-Based Intermediation and Sustainability Steering Committee (VBIS SC), a management-level committee that meets monthly to provide direction and oversight.



Throughout the year, Etiqa expanded its efforts in sustainable underwriting, preventive healthcare access, inclusive protection solutions, and community partnerships that create long-term social impact. These achievements reinforce our role as a responsible insurer and takaful provider committed to advancing resilience, inclusion, and sustainable value creation for the communities we serve.



Guided by the UN Principles for Sustainable Insurance (PSI) and Bank Negara Malaysia's Value-Based Intermediation (VBI), we strengthened the integration of sustainability considerations across our operations, products, and decision-making processes.

The eTiQa logo, featuring the company name in a bold, sans-serif font with a stylized orange smile-like curve underneath the 'i'.

About Etiqa

Etiqa, a leading insurance and takaful provider in ASEAN and a key subsidiary of the Maybank Group, operates across Malaysia, Singapore, Indonesia, the Philippines, and Cambodia.

Our broad reach and multi-channel model enable us to deliver accessible and sustainable protection for communities across the region.



10,000+
agents



44
branches



490+
bancassurance
branches



Digital
platforms



Our Purpose

An Insurance and Takaful company that wants to Make the World a Better Place

Our Vision

To be a leading ASEAN insurer

Our Core Beliefs



Ethical

We strive to make profits from work that benefits Humanity



Trustworthy

We provide Fast and Easy service with the Best Advice



Inclusive

We want our business Partners to grow with us



Questing

We don't stop Learning



Authentic

We practice Candour



Nurturing

We treat customers like Family

A low-angle, upward-looking photograph of a dense bamboo forest. The tall, slender bamboo stalks converge towards the top of the frame, creating a strong sense of height and growth. The canopy of green leaves is visible at the top, with sunlight filtering through. The overall color palette is dominated by various shades of green and brown.

Sustainability Starts with Action

Positive Change for Communities and Planet

Ambition 1

- a.To **not underwrite** any Greenfield Coal Power Generation Plant
- b.Meet the **internal ESG Requirements** for Equity Investments by 2025

Why It Matters



Focuses on long-term impact over short-term returns

- Maintained a strict stance against underwriting any greenfield coal power generation plant.
- For our equity and bond investments, we further strengthened internal ESG screening processes to ensure alignment with our sustainability standards.



Embed ESG factors into underwriting and investment decisions.

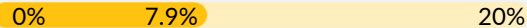


Drive sustainable long-term value for stakeholders and the planet

Key Highlights & Achievements in 2025

The Proportion of Equity Investments with Severe and High ESG Risk Ratings

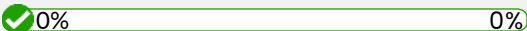
Malaysia - High Risk



Singapore - High Risk



Severe Risk (Malaysia & Singapore)



Target:

% of Equity in High-Risk category - 20% by Dec 2025

% of Equity in Severe Risk category - 0% by Dec 2025

Etiqua Malaysia

achieved 0% and 7.9%
Severe and High-Risk categories

Etiqua Singapore

achieved 0% and 13.9%
Severe and High-Risk categories



Ambition 2

Improve the lives of **900,000** households by 2025



Why It Matters



Uplifting underserved and underinsured communities



Providing accessible and affordable protection solutions.



Advance financial inclusion



Enhance livelihoods across Malaysia

Key Highlights & Achievements in 2025

- Provided coverage to close to 300,000 people across Malaysia, Indonesia, Singapore and the Philippines.
- Expanded access to e-Takaful Hayat through PERKESO's SEHATi app, B40 communities to continue obtaining affordable protection with contributions from as low as RM0.16 per day.
- Sustained impactful community initiatives; Clean water access in Sabah and Kedah, Cervical screenings with the ROSE Foundation and Mammograms with the National Cancer Society of Malaysia (NCSM).

Households reached through Inclusive Products, CSR and CZR Initiatives. FY2021 until FY2025 cumulative



1,386,963
households



Ambition 3

Achieve **Carbon Neutral** status for Scope 1 and Scope 2 emissions by 2030 and Net Zero Carbon Equivalent position by 2050

Why It Matters



Aligns with Maybank's long-term sustainability goal



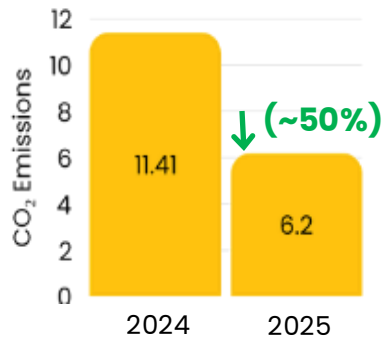
Reducing Scope 1 and Scope 2 emissions



Drive operational efficiency, renewable energy sourcing, and clean mobility initiatives

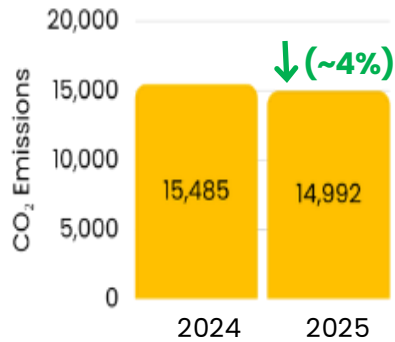
Key Highlights & Achievements in 2025

Scope 1 CO₂ Emissions (tCO₂e)



*Scope 1: Fuel consumption from company owned vehicle

Scope 2 CO₂ Emissions (tCO₂e)



*Scope 2: Electricity consumptions by all Etiqa strategic buildings and branches.
Note: For Dataran Maybank (HQ), exclude Tower A

- Continued optimisation of office energy use, adoption of energy-efficient equipment, and transition to EVs.
- In 2025, Scope 1 emissions **decreased by almost 50% from SPLY**, reflecting improved fuel efficiency.
- Scope 2 emissions **decreased approximately 4%**, reflecting increasingly responsible electricity usage by staff.

**All data is being calculated internally*



Ambition 4

To achieve **80,000 hours** per annum on engagements and activities related to sustainability

Why It Matters



Drives long-term environmental and social impact



Fosters workplace satisfaction



Builds ESG awareness



Strengthens Etiqa's reputation as a purpose-driven organisation

Key Highlights & Achievements in 2025

Advanced **community engagement** through staff-led volunteering initiatives, including:

- Monthly Soup Kitchens
- Coastal cleanup activities
- River cleanup activities
- Strong staff participation across initiatives

Engaged 1,000 participants locally and regionally during Etiqa Sustainability Day 2025 through:

- Reflective panel discussions
- Celebration of sustainable fashion

Sustainability Hours Recorded by Etiqans in 2025



97,189
hours



Driving Responsible Protection

Sustainable Insurance through Underwriting

Advancing Etiqa’s Sustainable Underwriting Contribution Through the Sustainable Product Framework (SPF)



As part of the Maybank Group, Etiqa supports the Group’s Sustainable Product Framework (SPF), which recognises sustainable financing activities that contribute towards environmentally and socially responsible practices. In FY2025, Etiqa expanded its sustainability efforts through the recognition of sustainable insurance underwriting.

The integration of sustainability considerations into underwriting practices reinforces Etiqa’s commitment towards responsible insurance and long-term sustainable development.



RM 60.95 billion

Etiqa contributed **4.4%** of Maybank Group’s FY2025 sustainable finance mobilisation.

**Source: Maybank Group’s Sustainability and Environmental Report 2025, Page 58*

eTiQa **RM2.35 billion**

FY2025 marked Etiqa’s inaugural year of sustainable insurance underwriting recognition under the SPF

Retail Underwriting	Non-Retail Underwriting
RM1.39 billion Coverage for electric and hybrid vehicles, supporting sustainable mobility among retail customers.	RM0.96 billion Coverage for corporate and business activities aligned with sustainable and transition-focused practices.

Sustainable Insurance/Takaful offerings

Financial Resilience Through the Launch of the iTEKAD Protection

Etika Family Takaful Berhad (EFTB) played an active role in launching the iTEKAD Protection initiative during the Global Islamic Finance Forum (GIFF) 2025. The initiative, an enhancement to the iTEKAD programme, is designed to strengthen financial resilience and safeguard the livelihoods of entrepreneurs and underserved communities by providing additional risk protection and empowering participants to build sustainable futures.

Along with other major takaful operators, this initiative was done by integrating risk protection directly into the iTEKAD ecosystem, supported by a RM5 million government matching grant dedicated to subsidizing annual contributions for microentrepreneurs, delivery riders and gig workers.



Etika Becomes the Preferred Takaful Provider for Malaysia's first EV

In 2025, Etika became the preferred Takaful provider for Malaysia's first national Electric Vehicle (EV), the Proton e.MAS 7, through the e.MAS Care Programme, a specialized insurance & takaful initiative. This partnership offers EV-specific benefits, including up to RM12,000 reimbursement for home charger damage, 24/7 roadside assistance and a 30% cash rebate via Etika's Cashback for Driving Less add-on to encourage sustainable driving.



Empowering Communities Sustainably

Protecting Lives, Supporting Futures

Enhancing Community Wellbeing Through Preventive Healthcare Access



Etiqa continued to support healthier communities by improving access to preventive healthcare and essential services, particularly for underserved groups. Through initiatives focused on early screening and clean water access, we aimed to strengthen long-term wellbeing and encourage proactive health management.



Etiqa's Mammogram Screening

In FY2025, Etiqa launched **Phase 7 of the Free Mammogram Programme** in partnership with the National Cancer Society of Malaysia (NCSM), providing screenings for 4,000 underprivileged women nationwide. Since 2017, the programme has benefited over 34,000 women.

The initiative also introduced a digital self-breast examination kit and awareness programmes to encourage early detection and breast health awareness



Etiqa's Cervical Cancer Screening

In FY2025, Etiqa launched **Phase 5 of its Free Cervical Cancer Screening Programme** with ROSE Foundation, targeting 4,000 women from vulnerable communities. Since 2021, the programme has supported early detection efforts and improved access to cervical cancer screening.

Supported by key stakeholders, including the Ministry of Health and the World Health Organisation (WHO), the initiative contributes to Malaysia's goal of eliminating cervical cancer.



Etiqa's Clean Water Project

In FY2025, Etiqa implemented **clean water projects** across Kelantan and Sabah, benefiting nearly 3,000 residents. Through system upgrades, improved infrastructure, and membrane filtration technology, communities gained reliable access to safe water for daily use.

These initiatives enhance health and hygiene while supporting long-term community resilience and local livelihoods.



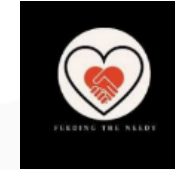
Catalysing Sustainable Community Impact Through Partnerships

Collaboration remained central to Etika's sustainability approach, enabling broader and more meaningful community impact. By working alongside government agencies, industry partners, and like-minded organisations, we strengthened collective efforts to advance sustainability awareness, resilience, and shared value creation.

In **FY2025**, Etika worked closely with government agencies, industry players, educational institutions and welfare organisations including PusatDarah Negara, LembagaKemajuanlkan Malaysia (LKIM), KeretaApi Tanah MelayuBerhad (KTMB), Maybank Group, Islamic Aid Malaysia (IAM), Hawariyyun Welfare Organisation, Feed The Needy (FTN), Universiti Sultan Zainal Abidin (UniSZA) and Universiti Utara Malaysia (UUM).

These collaborations supported national priorities in healthcare, mobility, livelihoods, education and social protection, strengthening regulatory trust and policy alignment, while delivering tangible outcomes such as clean water access, livelihood modernisation for fishermen, education support for asnaf students, embedded travel protection and community health initiatives. Reinforcing Etika's positioning as a trusted partner in public-private sustainability efforts.

Etika Sustainability Day 2025, held in conjunction with Maybank Sustainability Days 2025, brought together close to 1,000 stakeholders across the Maybank Group, industry leaders and civil society to reinforce sustainability as a core business conviction, while collaborative elements such as the Sustainable Fashion Show, organised with the Malaysia Fashion Creativity Award (MFCA) and featuring cancer survivors from the National Cancer Society Malaysia (NCSM), demonstrated circular economy practices and inclusive social empowerment.



Advancing Inclusion Through Community-Centred Solutions



Etiqa remained committed to supporting vulnerable and underserved communities through initiatives designed to promote inclusion, resilience, and economic empowerment. From food assistance programmes, to livelihood support initiatives, our efforts focused on creating opportunities that uplift communities and improve quality of life.

Etiqa Soup Kitchen



Throughout FY2025, Etiqa continued its monthly Soup Kitchen initiative in collaboration with Feed The Needy (FTN), delivering consistent support to underserved urban communities. Across multiple editions, over 400 beneficiaries per session received nutritious meals, essential items, and necessities.

Driven by employee volunteers across departments, the initiative promotes compassion and social responsibility while supporting vulnerable communities through sustained outreach.

Empowerment for Fishermen



Etiqa strengthened the economic resilience of underserved fishing communities in Sabah, Sarawak, and Johor through livelihood programmes benefiting over 200 asnaf fishermen.

Supported by Corporate Zakat Responsibility and strategic partnerships, the initiatives provided modern fishing equipment, skills training, and infrastructure enhancements to improve income stability and promote sustainable community development.

Kongsi Rezeki Bersama Etiqa



Etiqa's annual #KongsiRezekiBersama Etiqa campaign mobilised public participation to support underserved communities, raising RM125,000 and benefiting over 1,000 asnaf university students across Malaysia.

Complemented by on-ground outreach initiatives, including support for orphanages, the programme reflects Etiqa's commitment to inclusive giving—leveraging collective action, digital engagement, and employee volunteerism to uplift vulnerable groups

Conclusion



The progress achieved in 2025 reflects Etiqa's continued commitment to embedding sustainability into the way we operate, innovate, and engage with our stakeholders.



From advancing sustainable insurance and takaful solutions through the Sustainable Product Framework, to improving healthcare accessibility and empowering underserved communities, our initiatives were guided by the belief that sustainable business creates lasting positive impact.



As we conclude the current chapter of our Sustainability Ambitions, Etiqa remains focused on building on this momentum through stronger partnerships, responsible underwriting practices, and solutions that support a more resilient and inclusive future. Anchored by our purpose of "Making the World a Better Place," we will continue contributing meaningfully to the wellbeing of communities, the environment, and the broader financial ecosystem.



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