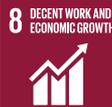


# Sustainability Framework

Our ability to remain profitable and relevant is linked to the long-term well-being of the people we serve and the environment in which we operate. With this in mind, during FY2020 we designed the Sustainability Framework which will be effective from FY2021. The Framework reflects our commitment to contribute to global sustainability targets vis-a-vis the UN SDGs. In addition to the UN SDGs, this Framework aligns with AmBank Group's strategic objectives and values, as well as the five principles of Maqasid Shariah. These goals form a blueprint for a better and more sustainable future for critical areas incorporating ESG considerations.

**Methodology on UN SDG Alignment:** To maximise our UN SDG contributions, we are focusing on the goals that are relevant to our business priorities and activities. We assessed each SDG and their corresponding indicators to determine the best way which we can contribute to achieving these goals. This has allowed us to narrow down and prioritise nine out of 17 UN SDGs, as shown below.

 <p><b>2</b> ZERO HUNGER</p>	Contribute by implementing relevant community and development initiatives	 <p><b>9</b> INDUSTRY, INNOVATION AND INFRASTRUCTURE</p>	Contribute by organising innovation lending programmes and support initiatives that develop the SME sector
 <p><b>3</b> GOOD HEALTH AND WELL-BEING</p>	Contribute by promoting employee well-being and ensuring a conducive and healthy workplace	 <p><b>11</b> SUSTAINABLE CITIES AND COMMUNITIES</p>	Contribute by supporting sustainable infrastructure and financial inclusion initiatives
 <p><b>4</b> QUALITY EDUCATION</p>	Contribute by equipping our employees with valuable skills, as well as raise the standards of education through Financial Industry Collective Outreach (FINCO)	 <p><b>12</b> RESPONSIBLE CONSUMPTION AND PRODUCTION</p>	Contribute by reducing the negative impact of our own environmental footprint
 <p><b>5</b> GENDER EQUALITY</p>	Contribute by improving gender equality within the Group, including at influential levels	 <p><b>16</b> PEACE, JUSTICE AND STRONG INSTITUTIONS</p>	Contribute by supporting fair and equitable workplace and ensuring a strong Ethics and Compliance culture throughout the Group
 <p><b>8</b> DECENT WORK AND ECONOMIC GROWTH</p>	Contribute by protecting labour rights and providing a supportive work environment for our employees, and enhancing the accessibility of our products and services		

Guided by our Sustainability Framework, we are able to play an active role in addressing ESG challenges faced by the world today. Moving forward, this Framework will include the formalisation of Group sustainability targets and KPIs across the organisation, which allows us to maximise our ESG impacts according to our three sustainability themes when addressing AmBank Group's sustainability matters.

### GROUP SUSTAINABILITY APPROACH

