

EMPOWERING PEOPLE AND COMMUNITIES



MATERIAL MATTERS

-  Diversity and Inclusion
-  Employee Safety, Health and Wellbeing
-  Talent Attraction, Development and Management
-  Community Investment
-  Financial Inclusion

Alignment to UN SDGs:



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DIVERSITY AND INCLUSION



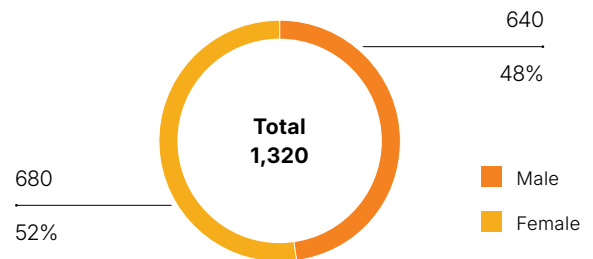
GRI 2-7, 3-3, 405-1, 405-2, 406-1

WHY IT MATTERS

Fostering diversity and inclusion enables us to attract a wider range of talent to foster creative ideas, manage social risks and build a resilient organisation. An inclusive workplace strengthens employee wellbeing, enables fair access to opportunities and supports ethical business conduct, all of which are essential to long-term value creation and sustainable growth. By embedding diversity and inclusion into our learning and culture, we contribute to broader social equity while strengthening organisational capability and decision-making.

Workforce Profile

FY2025 Total Number of Employees



Breakdown by Age Group

	2023	2024	2025
< 30	288	290	260
30 - 39	375	364	380
40 - 50	402	382	372
> 50	293	298	308

Breakdown by Ethnic Composition

	2023		2024		2025	
	%	Total	%	Total	%	Total
Malay & Other Bumiputera	40.5	550	42.7	570	43.8	578
Chinese	54.1	734	52.2	696	51.0	674
Indian	5.0	68	4.7	63	4.8	63
Others	0.4	6	0.4	5	0.4	5

Breakdown by Employee Category and Gender

M-Male F-Female

	2023			2024			2025		
	M %	F %	Total	M %	F %	Total	M %	F %	Total
Key Management	66.7	33.3	18	63.2	36.8	19	68.4	31.6	19
Senior Management	59.5	40.5	42	62.8	37.2	43	62.8	37.2	43
Middle Management	46.6	53.4	500	45.6	54.4	500	46.9	53.1	520
Junior Management	47.0	53.0	691	45.8	54.2	673	45.2	54.8	642
Non-Executive	70.1	29.9	107	69.7	30.3	99	68.8	31.3	96

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Breakdown by Employee Category and Age Group

Employee Category	Age Group	2023	2024	2025	Total
Key Management	<30	0	0	0	19
	30-39	0	0	0	
	40-50	5	5	5	
	>50	13	14	14	
Senior Management	<30	0	0	0	43
	30-39	2	2	1	
	40-50	21	21	21	
	>50	19	20	21	
Middle Management	<30	3	4	5	520
	30-39	156	155	165	
	40-50	195	203	212	
	>50	146	138	138	
Junior Management	<30	279	280	249	642
	30-39	197	188	199	
	40-50	138	124	103	
	>50	77	81	91	
Non- Executive	<30	6	6	6	96
	30-39	20	19	15	
	40-50	43	29	31	
	>50	38	45	44	

Number of Temporary Staff

	2023	2024	2025
Number of Temporary Staff ¹	3	2	3
Number of Fixed Term Contract Staff ²	193	180	158
Total Temporary and Fixed Term Contract Staff by %	14.4	13.6	12.2

Notes:

1. Staff hired for specific purposes, such as temporary replacements or special projects.
2. Staff, including members of the Senior Management Team, employed under fixed-term contracts on a renewal basis.

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Our Approach

At Kenanga, we are committed to fostering a workplace culture that values diversity and inclusion. Our initiatives aim to create an environment where every individual is respected, empowered and provided with equal opportunities to thrive.

Our approach to diversity and inclusion is underpinned by a broader human rights framework that guides how we treat employees fairly, ethically and with dignity. This framework informs our employment practices, policies and governance processes across the Group, ensuring consistency, accountability and alignment with applicable legal and regulatory requirements.

This approach is supported by a comprehensive suite of human resource policies that govern key aspects of the employee lifecycle, as shown below:

- Compensation and Benefits Policy
- Group Disciplinary Policy
- Group Performance Management Policy
- Learning and Development Policy
- Flexible Work Arrangement Policy & Procedure
- Group Code of Ethics and Conduct for Employees
- Group Policy and Procedure on Recruitment and Staffing Management

Our management approach to human rights is guided by established internal and external reference points to ensure compliance, consistency and alignment with applicable legal and regulatory requirements. These include:

- Internal legal advice from Group Legal, providing ongoing interpretation and oversight.
- External industrial relations ("IR") legal counsel, offering independent and specialised guidance.
- Relevant provisions of the Employment Act, ensuring adherence to statutory labour and employment standards.

In 2025, we further strengthened our human rights governance through the formal introduction of a Human Rights Policy. The policy complements our Group Sustainability Policy by articulating the Group's commitment to and expectations in respecting and protecting human rights across our operations, while reinforcing principles of fair treatment, dignity at work and ethical conduct for all employees.

Human Rights Communication for Employees

We continue to promote awareness of employee rights and responsibilities through mandatory onboarding and internal learning initiatives. All newly onboarded employees are required to complete a self-directed learning module on employee rights via our Learning Management System ("LMS"). During the year, a total of 151 enrolments were recorded for this module.

Our Group Disciplinary Policy provides guidelines for managing misconduct and addressing employee grievances. These mechanisms enable employees to raise employment-related concerns and ensure that such matters are reviewed and resolved by the appropriate parties within defined timeframes.

Human Rights and Fair Employment Practices

We are committed to upholding the human rights and labour principles set out in the Ten Principles of the United Nations Global Compact ("UNGC"). Guided by these principles, we provide equal employment opportunities and do not tolerate discrimination based on race, religion, gender, age or other legally protected characteristics.

We maintain a zero-tolerance approach to human rights violations, including forced or compulsory labour, child labour, harassment, bullying and discriminatory practices. We ensure our human resource practices comply with all applicable Malaysian employment and labour laws and regulations, including minimum wage requirements, statutory working hours and minimum employment age. These requirements form the baseline for protecting employee rights and supporting equitable treatment in the workplace.

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Business Sustainability Learning Campaign: People and Social Wellbeing

In 2025, we introduced the Business Sustainability Learning Campaign to strengthen employee awareness and build organisational capability in sustainability-related areas, with an emphasis on practical application and integration into business operations. Developed in collaboration with Group Human Resources (“GHR”), the campaign was implemented across the organisation between April and July 2025 through a structured learning journey supported by curated external resources.



It focused on key social priorities aligned with SDGs 1 to 5, including ending poverty, promoting good health and wellbeing, supporting access to quality education and advancing gender equality.



The campaign integrates the United Nations Sustainable Development Goals (“UN SDGs”) across its learning modules, encompassing foundational sustainability concepts as well as key focus areas including social sustainability, environmental stewardship, shared prosperity, and peace and strong institutions. Collectively, these modules form a cohesive learning programme designed to deepen organisational understanding of sustainability principles and support informed decision-making aligned with responsible and sustainable business practices.

Module 1:	Getting Started
Module 2:	Sustainable Development Goals - People
Module 3:	Sustainable Development Goals - Prosperity
Module 4:	Protecting Our Planet Starts with Us
Module 5:	Peace

The campaign, attended by 640 employees, contributed to Kenanga’s human capital development agenda by embedding sustainability, as well as diversity and inclusion considerations into targeted and structured employee learning, strengthening organisational capability to support responsible and sustainable business practices, while reinforcing our commitment to sustainable development.

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Preventing Harassment, Bullying and Discrimination

We are committed to maintaining a safe, respectful and inclusive work environment. This commitment is reinforced through the continued implementation of our Preventing and Eradicating Sexual Harassment Policy and Procedure, supported by ongoing awareness and education initiatives to prevent sexual harassment and workplace bullying.

1 Sexual Harassment

- Sets out the process for reporting, investigating and resolving sexual harassment cases through the Preventing and Eradicating Sexual Harassment Policy and Procedure.

2 Office Bullying, Harassment and Discrimination

- Addresses complaints relating to workplace bullying, harassment and discrimination through the grievance provisions under our Group Disciplinary Policy.
- Supports the reporting of unethical or discriminatory practices via the Speak Up Policy, which is aligned with Section 69F of the Employment Act 1955 (Amendment 2022) and updated from our former Whistleblowing Policy.

In July 2025, we received a report of perceived harassment and addressed the matter according to our established procedures. We engaged both the superior and the complainant in a clarification discussion to better understand the concerns raised. Following this engagement, the report was subsequently withdrawn by the complainant. We remain committed to constructively addressing concerns and fostering a workplace culture built on respect, fairness, and accountability.

Inclusive Work Practices

We are committed to fostering a gender-balanced workplace that enables equal participation, progression and wellbeing. We support this through inclusive benefits and flexible work practices that recognise different life stages and caregiving responsibilities. These include nursing rooms, enhanced maternity and paternity leave provisions and hybrid working arrangements.

Additionally, we embed equity across all our people processes, including recruitment, performance management and talent development, which are administered consistently to ensure fair access to opportunities and advancement, regardless of gender.

Gender Pay Equity

We prioritise equal economic opportunities for all employees, particularly those performing similar roles and functions. Our approach to pay and compensation is based on objective and transparent criteria, including role requirements, relevant experience, skills, competencies and industry benchmarks in determining base salary.

We make all employee-related decisions based on business needs and individual merit and we monitor remuneration outcomes to identify and address potential gender pay gaps.

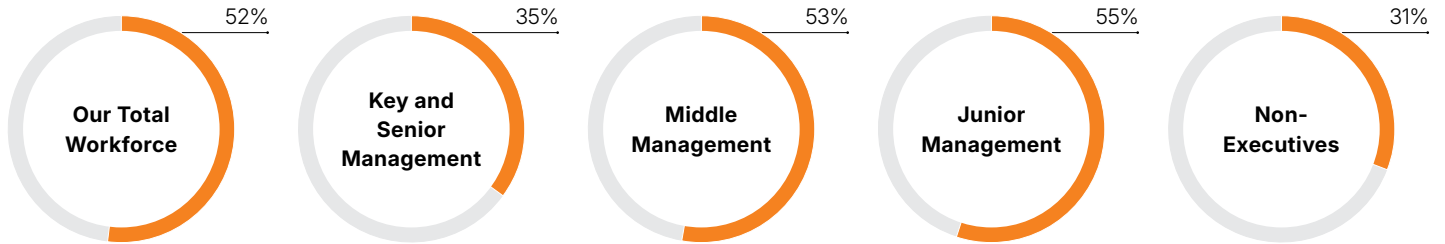
In 2025, our overall gender pay ratio (men to women) was 1:0.91, reflecting our continued efforts to promote equitable remuneration across the organisation, as presented below:

	Ratio of Basic Salary of Men to Women
Key Management	1:0.76
Senior Management	1:1.04
Middle Management	1:0.86
Junior Management	1:0.94
Non-executive	1:0.96

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Female Representation at Kenanga

We remain committed to maintaining a healthy and balanced gender representation across our human resource processes, including recruitment and compensation. The following shows the percentage of female employees by employee category:



2025 International Women’s Day - #AccelerateAction

In celebration of International Women’s Day 2025 (“IWD25”), Kenanga hosted virtual engagement activities via the #myKenanga Intranet Portal, aligned with the global theme, **#AccelerateAction** and in support of the UN Global Compact’s Countdown to IWD25.

The initiative featured stories highlighting the journeys of Kenanga’s women leaders through media interviews and a podcast, along with inspirational excerpts from the autobiography of our Founder Emeritus and Adviser, YM Tan Sri Dato’ Paduka Tengku Noor Zakiah Tengku Ismail.

Top 5 Quotes from Tengku Noor Zakiah, Our Founder Emeritus & Adviser

- The best sailboat is nothing without wind.
- Keep your feet firmly on the ground, eyes set on the future.
- Learn constantly along the way, from situations, from other people and from your mistakes.
- There must be passion for the job and a sense of triumph with every push forward-small or big to overcome every setback.
- When I want to do something, I could tell myself not to worry too much about whether I could cope-I would just do the work.

YM Tan Sri Dato’ Paduka Tengku Noor Zakiah Tengku Ismail
 Founder Emeritus & Adviser

Employees actively participated by taking part in an IWD-themed pop quiz. The initiative demonstrated organisation-wide engagement, strengthening awareness of gender equality issues and fostering collective ownership of our inclusion agenda across the workforce.

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Signatory to the Women's Empowerment Principles ("WEPs")

As a signatory to the WEPs since 2023, Kenanga continued to advance gender equality across the seven (7) principles that guide women's empowerment in the workplace, marketplace, and community.

1 Equal Opportunity, Inclusion and Non-discrimination	4 Enterprise Development, Supply Chain and Marketing Practices
2 Health, Safety and Freedom from Violence	5 Community Leadership and Engagement
3 Education and Training	6 Transparency, Measuring and Reporting
7 Leadership Promotes Gender Equality	

Established by the UN Global Compact and UN Women, the WEPs also align with the 2030 Agenda for Sustainable Development and the 17 SDGs, providing a global framework for organisations to strengthen gender-inclusive practices.

Partnership with LeadWomen

We also strengthened our partnership with LeadWomen in 2025. In May, our former Group Chief Regulatory and Compliance Officer, Maheswari Kanniah, participated as a guest speaker on building a speak-up culture, reinforcing our commitment to gender equality and leadership diversity.

FUTURE OUTLOOK

We aim to organise a human rights awareness programme in collaboration with an external legal expert to strengthen organisational understanding of human rights issues. Additionally, we will roll out a GHR training programme on managing workplace harassment and bullying. This will be delivered via e-learning and made mandatory for all employees, reinforcing our commitment to a safe, respectful and inclusive workplace.

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EMPLOYEE SAFETY, HEALTH AND WELLBEING 

GRI 3-3, 403-4, 403-5, 403-6, 403-9

WHY IT MATTERS

A safe and healthy workplace is essential to sustaining a resilient, engaged and productive workforce. By prioritising employee health, safety and wellbeing, the Group supports workforce sustainability, mitigates workplace risks and fosters an environment where employees can perform, grow and thrive.

Health and Safety Performance

	2023	2024	2025
Total Employees	1,358	1,334	1,320
Total Man-Hours Worked ¹	2,713,213	2,682,726	2,573,807
Number of Work-Related Fatalities	0	0	0
Number of Lost Time Injuries	0	0	0
Lost Time Incident Rate (" LTIR ")	0	0	0

*Note:
Total man-hours worked refers to the cumulative number of hours worked by all employees during working days.*

Our Approach

We continue to take a proactive approach to employee health and wellbeing, aligned with the Occupational Health and Safety ("**OHS**") Act 1994. Our GHR department drives our health and wellbeing initiatives, including an Employee Health Day featuring wellness talks, physical health checks and the promotion of health and wellbeing products. In addition, employees are provided with convenient access to Kenanga's 'Work on Wellness' campaign through the LinkedIn Learning platform, which was launched in August 2024.

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Safety Risk Prevention and Emergency Preparedness

We prioritise the prevention of workplace injuries and property damage by enforcing strict Safety Rules and Regulations, as well as maintaining emergency response readiness through established emergency response protocols.

As part of this approach, we conduct annual evacuation drills and maintain clearly designated assembly points and evacuation routes. Additionally, all renovation activities are subject to close safety oversight in line with Kenanga Tower's Renovation Guidelines, providing assurance over the risk of construction-related accidents.

During the year, we held several OHS-related training sessions to further strengthen employee's safety awareness, as listed below:

Training Session	Number of Sessions Carried Out	Number of Targeted Participants	Total Number of Training Hours
Kenanga Tower's Department Floor Marshalls Fire Emergency Response Training	3	81	1,944
Kenanga Tower's Department Floor Marshalls Fire Safety Awareness Training	2	75	1,200
Tabletop Exercise (TTX) by BOMBA (Fire and Rescue Department of Malaysia) - a simulated emergency role-playing session designed to test and improve disaster response plans	1	70	560

Group Occupational Safety and Health Committee ("GOSHC")

We uphold a structured approach to managing employee health, safety and wellbeing, supported by clear governance and oversight. With the Group Executive Committee's approval, the GOSHC was established in 2024 to strengthen safety governance, followed by the appointment of a dedicated Safety and Health Officer in 2025. In 2025, we held the inaugural GOSHC meeting and the following key matters were discussed:

Key Health and Safety Matters Discussed

- The Group reviewed procedures for emergency handling, including crisis management protocols and the identification of emergency contact points. Required emergency contact numbers, as well as lists of Floor and Department Marshalls, have since been displayed at lift lobbies and inside passenger lifts.
- The need for First Aid competency among Emergency Response Team ("ERT") members and Marshalls was discussed and required certified First Aid training sessions to be organised to ensure readiness during emergencies.

As an outcome of our ongoing safety management efforts, we maintained minimal workplace injuries in 2025. Looking ahead, a comprehensive safety and health training programme will be implemented to strengthen organisational preparedness and emergency response capabilities. The programme will include targeted training for ERT members and Fire Marshalls, alongside broader safety and health awareness initiatives for employees delivered through digital learning platforms. These efforts are intended to support regulatory compliance, enhance workplace safety standards and ensure readiness for emergency situations, including annual fire drills.

Communicable Disease Management

Communicable diseases such as COVID-19, influenza and monkeypox continue to pose health and operational risks in the workplace. Managing these risks requires a timely and coordinated response to protect employee health and maintain business continuity.

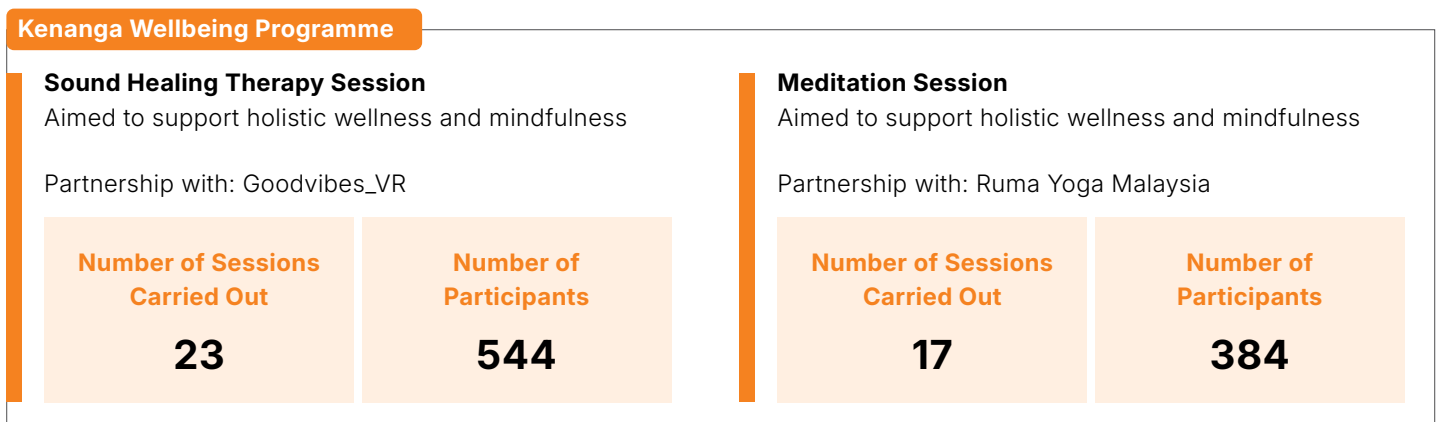
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Our Group Business Continuity Management Committee (“**GBCMC**”) integrates lessons from the COVID-19 pandemic into preventive measures to mitigate risks and maintain workplace safety. This includes regular reviews and updates of standard operating procedures in line with prevailing health guidelines, supported by consistent organisation-wide communications to keep employees informed of current policies, precautionary measures and actions required to safeguard their health and wellbeing.

Employee Wellness Programmes

Supporting employee wellbeing, including mental health, is central to sustaining a resilient and engaged workforce. In 2025, we organised a Health Talk session delivered by Pusat Pungutan Zakat (“**PPZ**”), which was attended by 58 participants. We also conducted *Thriving Under Pressure: Emotional Resilience and Client Management*, attended by 17 participants, accumulating a total of 16 training hours.

We continued to implement the Kenanga Wellbeing Programmes, which encompass initiatives focused on mental health, physical wellbeing and social wellbeing.



Additionally, Kenanga’s ‘Work on Wellness’ LinkedIn Learning E-learning Campaign highlighted employee wellbeing across four (4) key areas, namely Physical Wellness, Emotional Wellness, Financial Wellness and Work-Life Balance. During the year, the programme was expanded to include two (2) additional focus areas, Managing Your Career and Building Better Relationships.

A total of 240 employees completed the e-learning modules, accumulating 1,746.5 training hours. This initiative forms part of Kenanga’s broader efforts to support and enhance the overall wellbeing of our employees.

FUTURE OUTLOOK

We will continue to strengthen health and safety across the Group by focusing on practical risk management, clear accountability and continuous improvement. Our priority is to ensure hazards are identified early, controls are effective and corrective actions are implemented without delay.

TALENT ATTRACTION, DEVELOPMENT AND MANAGEMENT

GRI 3-3, 401-1, 401-2, 401-3, 404-1, 404-2, 404-3

WHY IT MATTERS

Building a future-ready workforce mitigates talent and capability risks, ensuring agility amid evolving market and regulatory demands. Continuous learning unlocks innovation opportunities and strengthens execution quality, while improving risk awareness and operational resilience. This sustained investment enhances organisational adaptability and long-term competitiveness in a rapidly shifting financial landscape.

Our Approach**Fair Recruitment Practices**

At Kenanga, we are guided by our Group Policy on Recruitment and Staffing Management, which ensures impartial and unbiased recruitment processes. As part of our support for local talent development, we prioritise hiring Malaysians across all employee categories in the Group. In 2025, we continued participating in the Securities Commission Malaysia's InvestED programme and recruited 18 trainees, who gained valuable industry exposure and hands-on experience for six (6) months in the Group.

New Employee Hires

By Gender	2023	2024	2025
Male	105	98	92
Female	103	102	84
New Hire Rate	15.3%	15.0%	13.3%

By Age Group	2023	2024	2025
< 30	113	117	82
30 - 39	52	54	59
40 - 50	25	19	26
> 50	18	10	9

Note:
Exclude Temporary Staff (Non-Headcount)

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Employee Turnover

By Gender	2023	2024	2025
Male	104	125	96
Female	104	98	95
Turnover Rate	15.3%	16.6%	14.5%

By Age Group	2023	2024	2025
< 30	95	68	66
30 - 39	49	74	68
40 - 50	24	40	27
> 50	40	41	30

By Employee Category	2023	2024	2025
Key Management	1	0	1
Senior Management	3	1	0
Middle Management	61	66	46
Junior Management	129	74	84
Non-Executive	14	1	3

Note:
Employee Turnover figures exclude Temporary Staff (Non-Headcount) and include all types of attritions.

Voluntary Attritions

	2023	2024	2025
Number	137	142	134
Voluntary Attrition Rate	10.1%	10.6%	10.1%

By Age Group	2023	2024	2025
< 30	60	41	46
30 - 39	44	64	56
40 - 50	17	24	23
> 50	16	13	9

Note:
Voluntary attrition figures exclude Temporary Staff (Non-Headcount) and include only voluntary departures.

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Talent Development and Management

We invest in the development of our people through a structured, policy-led approach that aligns external industry expectations with our internal governance and talent priorities. This ensures our training and development initiatives remain relevant, compliant and aligned with our long-term business strategy.

Our internal governance is reinforced by the Learning and Development Policy, which embeds a culture of continuous learning across all levels of the organisation and ensures consistency in the planning, delivery and evaluation of development initiatives.

Our approach to talent management is based on four (4) key elements:



Role-Based Development

Kenanga supports employees in key roles through role-based training aimed at enhancing their professional capability and career progression. We work closely with external training and certification partners, including Iverson Malaysia, the Asian Institute of Chartered Bankers ("AICB") and the Securities Industries Development Corporation ("SIDC"), to provide recognised learning pathways. In 2025, 92 employees obtained professional certifications, supporting strong governance, competence and industry readiness.

Training Provider	AICB	Iverson Malaysia	Securities Industry Development ("SIDC")
List of Certifications	Advanced Certification In Anti-Money Laundering And Counter Financing of Terrorism	Certification for Veeam Backup & Replication v12.1: Configure, Manage and Recover	Certified Capital Market Professional

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ThinkIMPACT Campaign 2025: Leading with Purpose, Inspiring Sustainable Impact

Our approach to sustainability training has evolved into a structured and progressive learning journey aimed at building ESG awareness, capability and ownership across our organisation and wider ecosystem. We began this journey with the Kenanga Sustainability Roadshow in 2023, which focused on engaging our employees and strengthening foundational understanding of sustainable practices. Kenanga Sustainability Day expanded this learning approach in 2024 by engaging both our employees and suppliers, reinforcing ESG principles across our value chain.

In August 2025, we launched the inaugural ThinkIMPACT Campaign, a sustainability platform aimed at driving continuous learning, advocacy and engagement. Anchored in the theme of “Leading with Purpose, Inspiring Sustainable Impact”. ThinkIMPACT is structured around the following focus areas:



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ThinkIMPACT Campaign 2025:

- I** ▶ **Integrate ESG for Impact**
Apply ESG principles in daily operations to create real, positive changes for people and the planet
- M** ▶ **Mobilise Leadership**
Empower leaders and champions to drive ESG ownership and accountability
- P** ▶ **Promote Awareness**
Educate and engage stakeholders to foster a culture of sustainability
- A** ▶ **Advocate Transparently**
Communicate ESG progress and impact with clarity and integrity
- C** ▶ **Collaborate for Value**
Build partnerships that generate shared value across the ecosystem
- T** ▶ **Transform for the Future**
Innovate and evolve ESG strategies to meet future challenges and opportunities

We delivered ThinkIMPACT Campaign 2025 as a month-long series of targeted training and engagement sessions in August 2025, designed to build ESG and Just Transition understanding across our key stakeholder groups. The programme combined leadership dialogues, capability-building workshops and sector-specific engagements to strengthen ESG integration across governance, operations and our value chain, as detailed below:

6 August 2025	<ul style="list-style-type: none"> • ThinkIMPACT Campaign 2025 kicked off with a keynote speech, followed by a panel discussion on navigating the Just Transition and decarbonisation in the financial sector. • A <i>Communicating for Impact</i> workshop equipped the Sustainability Working Group with skills in impact-driven storytelling.
8 August 2025	<ul style="list-style-type: none"> • Board members participated in a session on advancing Just Transition from strategy to impact. • Senior Management Team attended a programme focused on operationalising inclusive climate action across Kenanga.
20 August 2025	<ul style="list-style-type: none"> • SMEs were engaged through <i>Smart ESG Moves for SMEs</i>, offering practical, affordable and actionable sustainability steps to strengthen resilience.
27 August 2025	<ul style="list-style-type: none"> • The ThinkIMPACT Festival brought employees together through interactive games and quizzes, showcasing sustainability initiatives and reinforcing a culture of shared impact.

Collectively, the campaign, attended by 244 employees, demonstrates how ESG is integrated within Kenanga and translated into tangible impact across our ecosystem, strengthening ESG and Just Transition capabilities across our organisation and value chain.

In addition to the Kenanga ThinkIMPACT Campaign, a total of 871 employees completed ESG-related training in 2025, contributing 7,434.39 cumulative training hours across areas such as climate risk, ESG investing, sustainability assurance and disclosure practices—demonstrating strong organisation-wide commitment to building sustainability capability and readiness.

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Leadership Development

We focus our leadership development efforts on ensuring succession readiness and continuity for key positions across the Group. To identify leadership potential, we apply talent mapping based on the following qualities and attributes:

1 Ability to drive results	2 Capacity to innovate and respond to change	3 Sound client focus
4 Ethical and risk-conscious mindset	5 Ability to collaborate and build effective relationships	6 Communications skills

Our approach is embedded within our Talent and Succession Management Framework, which supports proactive workforce planning and leadership pipeline development. We also strengthened the objectivity and consistency of our talent assessments by refining our evaluation framework around ability, commitment and engagement.

Additionally, we support leadership readiness through a structured coaching programme, connecting experienced employees with our emerging talent to foster knowledge transfer, skill development and professional growth. Our Kenanga Leadership Development Programme (“**KLDP**”) continues to provide a comprehensive, targeted learning experience to develop our employees’ leadership capabilities and was expanded in 2024 to include People Managers. In 2025, a total of 49 employees participated in the Emerging Leadership Development Programme (“**ELDP**”) and a total of 99 employees participated in the Generic Offering (“**GO**”) training programme.

Kenanga’s Talent Development Programmes and Initiatives

Individual Development Plan	To provide a structured and personalised approach for employees to identify development needs, set clear goals and implement targeted actions that enhance skills, support career progression and drive high performance.
Sustainability Programme	To create and implement initiatives that promote and ensure the long-term wellbeing of the environment, society and employees, integrating sustainability principles into business operations.
Digital Business/ Digitalisation	To accelerate digital fluency and deepen technical capabilities for data, AI, cyber security and digital products through targeted upskilling initiatives.
Good Corporate Governance Programme	To strengthen governance culture, regulatory competency and ethical practices by providing relevant mandatory programmes to targeted employees.
Kenanga Leadership Programme	To cultivate and enhance leadership capabilities by providing a comprehensive and targeted learning experience that develops power skills, strategic thinking and decision-making. The programme aims to prepare participants to assume leadership roles, drive organisational goals and create a positive impact across diverse business areas.
Subscription to LinkedIn Learning Platform	To enable employees to access curated competency-based learning paths and a vast library of courses anytime, anywhere, fostering a culture of continuous learning.

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FY2025 Training Programmes**Strategy, Finance, Investment & Board-Level Engagement**

What These Covers:	Board Effectiveness, Executive Strategy, Capital Markets, Investor Forums, Macro and Geopolitical Insight
Includes:	Investor & Finance Forums, Board & CAE Roundtables, Black Swan Summit, COO & CFO forums, MAICSA Conference, Luno Institutional Digital Asset Conference
Total Attendees:	52
Total Training Hours:	333.5 hours

Risk, Governance, Compliance & Assurance

What These Covers:	Fraud, Audit, Cyber Security, AML/ CFT, Regulatory Risk, Enterprise and Digital Risk
Includes:	ACFE Fraud Conferences (Europe & APAC), Cyber Security & IT Assurance, ACIIA Conferences & CAE Roundtables, AMLA/ CFT Boardroom Accountability, KRIs Masterclass
Total Attendees:	1,932
Total Training Hours:	8,133.9 hours

Leadership, Talent & Organisational Capability

What These Covers:	Leadership Development, People Management, Communication, HR, Execution Skills, Future of Work
Includes:	KLDP ELDP Modules 1–4, RESET Leadership, Problem-Solving & Critical Thinking, Cambridge Summer School, Communication Skills Coaching, HR & Leadership Summits
Total Attendees:	168
Total Training Hours:	2,509.0 hours

Digital, Data, Innovation & Future Technologies

What These Covers:	Data analytics, AI, digital transformation, fintech, technology-enabled growth
Includes:	KLDP ELDP Module 4 & GO (Data for Business Growth), CFO Circle (AI & RPA), Digital Wealth Management, Huawei Connect, MyFintech Week, LLMs Enter the Boardroom
Total Attendees:	99
Total Training Hours:	711.2 hours

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TRAINING PERFORMANCE



Average Training Hours per Employee



Average Training Days per Employee



Note:

* Average Training Hours and Days figure exclude training hours for investED trainees, interns and sponsorship programmes.

By Employee Category	Total Hours of Training			Average Training Hours per Employee		
	2023	2024	2025	2023	2024	2025*
Key Management	1,310.4	1,477.1	1,531.4	70.9	77.7	80.6
Senior Management	1,508.8	2,145.0	2,618.2	35.7	49.9	60.9
Middle and Junior Management	36,231.0	37,666.1	44,214.8	62.0	32.1	38.1
Non-Executive/ General Employees	1,017.8	1,005.5	1,536.3	9.3	10.2	16.0

Note:

* Average Training Hours and Days figure exclude training hours for investED trainees, interns and sponsorship programmes.

Average Training Hours per Employee (Male)



Average Training Hours per Employee (Female)



Note:

1. Average Training Hours and Days figure exclude training hours for investED trainees, interns and sponsorship programmes.
2. The 2024 figure has been restated following the correction of a formula error.

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E-learning on the Kenanga Learning Management System

Our e-learning infrastructure is a core component of our talent development framework. The Kenanga Learning Management System (“LMS”) delivers standardised, regularly reviewed learning content across the organisation, including structured onboarding programmes for new hires.

This is complemented by LinkedIn Learning, which provides competency-based learning paths aligned with employees’ roles and IDP, supported by an extensive library of on-demand courses.

E-learning Programmes	2025		
	Number of Courses Offered	Hours	Enrolments
Cyber Security Awareness Training	14	3,024.3	9,841
Data Loss Prevention	1	453.6	1,134
Business Continuity Management Awareness Training	1	244.3	977
10 th Annual Regulatory Seminar	1	5,735	1,147
AML/ CFT	4	451	369

Employee Performance Management

We implement our annual performance management process in alignment with the Group’s strategic direction. Following the Board’s approval of our business plan and budget, all employees are required to set individual performance objectives through a Balanced Scorecard at the beginning of the year.

Throughout the year, we monitor performance through periodic reviews conducted by our Heads of Departments and Business Units, culminating in a formal annual appraisal. Our process incorporates three (3) structured reviews: self-appraisal by employees, assessments by immediate superiors and performance moderation or calibration to ensure consistency and fairness across the organisation.

The outcomes of these appraisals inform our decisions on reward allocation, talent management and learning and development. Where performance gaps are identified, we implement targeted performance improvement plans to address underperformance and support sustained improvement.

Employee Performance Management in 2025

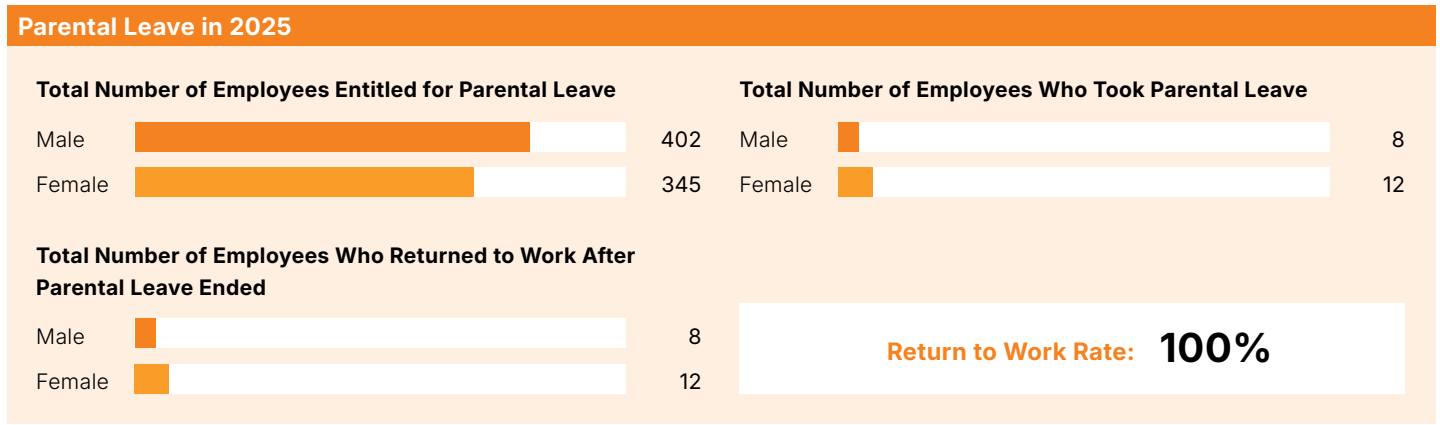
Total Employees Covered	Number of Employees 1,184	Percentage of Workforce 89.6%
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EMPOWERING PEOPLE AND COMMUNITIES

Employee Benefits and Support

Our employee benefits are aligned with local labour standards and benchmarked against prevailing industry practices. We aim to provide a comprehensive and competitive benefits framework that supports employees' wellbeing, financial security and work-life balance.

Core Benefits	Financial Benefits	Development and Other Benefits
<ul style="list-style-type: none"> • Medical Benefits • Insurance Coverage • Dental and Optical • Leave Allocation 	<ul style="list-style-type: none"> • Bonus and Incentives • Employees' Share Option Scheme • Private Retirement Scheme 	<ul style="list-style-type: none"> • Professional Development • Fitness Memberships • Travel and Transport Allowances



In 2025, flexible working arrangement remained available, with implementation determined by the respective Head of Departments and Divisions based on operational requirements, as well as business and divisional priorities. The approach supports productivity, while also boosting talent attraction and retention.

Employee Engagement Initiatives

Throughout 2025, we implemented a range of employee engagement initiatives designed to strengthening workplace connectivity, fostering inclusivity and recognising employee contributions. These activities provided meaningful opportunities for employees to connect beyond their day-to-day roles, reinforcing a positive and people-centric workplace culture.

Cultural Festive Celebrations

In 2025, we celebrated Chinese New Year, Hari Raya and Deepavali through a hybrid of virtual and on-ground activities that promoted cultural appreciation and organisation-wide engagement, recording over 2,800 employee participations across the three (3) festivities. The celebrations featured fun games, workshops and interactive activities, fostering a lively and inclusive festive atmosphere. Employees also received e-festive money via Kenanga Money through the KDi GO app, along with early salary payouts in conjunction with the festive seasons.



EMPOWERING PEOPLE AND COMMUNITIES

Founder's Day

We commemorated Founder's Day in honour of our Founder Emeritus and Adviser, YM Tan Sri Dato' Paduka Tengku Noor Zakiah Tengku Ismail, Malaysia's pioneering female stockbroker. This annual tradition pays tribute to our heritage and celebrates Kenanga's long-standing success. The occasion was marked through virtual engagement activities hosted on #myKenanga Intranet Portal, recording over 500 employee participations.

**Group-Wide Digital and Governance Knowledge Initiatives**

We continued to strengthen digital awareness and organisational readiness through a series of Group-wide knowledge initiatives. These include the Group Equity Business #ThinkDigital Campaign, which shares insights into our transformation journey and upcoming initiatives; the Group Legal LEX Sharing Microsite, which provides updates on legal and regulatory developments impacting the financial industry; and the Group Operations Know Your Data Officer Microsite, which enhances understanding of data governance roles across the organisation. Collectively, these initiatives strengthened informed decision-making, enhanced regulatory awareness and reinforced responsible data practices across the Group.

FUTURE OUTLOOK

Kenanga will continue to enhance equitable hiring practices and expand both our talent development and employee engagement initiatives to build a resilient, future-ready workforce, aligned with the Group's long-term growth strategy.

EMPOWERING PEOPLE AND COMMUNITIES

COMMUNITY INVESTMENT



GRI 3-3, 413-1, 413-2

WHY IT MATTERS

By engaging employees and supporting vulnerable groups, we create positive social impact, strengthen community resilience and contribute to sustainable, long-term business performance.

Our Approach

Guided by the Group Donation Policy, which ensures consistency, accountability and transparency in how contributions are disbursed and how donation requests are assessed, we continued to strengthen our community investment efforts. In 2025, we translated this commitment into action by investing over RM570,000 in community outreach programmes, directly benefiting over thousands of individuals across Malaysia and creating positive impact in the areas of health, education, inclusion and the environment.

Kenanga Gives Back

Through our flagship corporate social responsibility (“CSR”) programme, **Kenanga Gives Back**, we continue to support marginalised and underserved communities while promoting inclusion across diverse groups. The programme spans a wide range of initiatives that deliver meaningful impact and contribute to stronger, more resilient communities.

By collaborating closely with social enterprises and non-governmental organisations (“NGOs”), we focus on addressing pressing social challenges such as education gaps, hunger and health-related vulnerabilities. These efforts are grounded in the principles of the UN SDGs emphasising wellbeing, reducing inequalities, strengthening community resilience and supporting environmental protection.

Kenanga’s Be a Volunteer Programme

Established in 2022, the “Be a Volunteer Programme”, encourages employees to take an active role in outreach initiatives with our charitable partners. Since its launch, hundreds of employees have contributed their time and energy to support communities in need, reflecting our culture of shared responsibility and purpose-driven engagement.

During the reporting period, employees dedicated over 3,500 volunteer hours to support community initiatives for the underserved and marginalised communities. Most activities were carried out under Kenanga Gives Back, focusing on empowering vulnerable groups by providing food support, building confidence, promoting economic participation and supporting children in care as well as differently-abled individuals, aligned with UN SDGs, such as SDG 3: Good Health and Well-Being, SDG 4: Quality Education, SDG 10: Reduced Inequalities and SDG 8: Decent Work and Economic Growth.

By enabling employees to contribute beyond their daily roles, we help strengthen community resilience and encourage greater environmental responsibility. These efforts reinforce a strong culture of collective action within the organisation, demonstrating how structured volunteerism can generate meaningful, long-term impact while deepening employee engagement and sense of purpose.

Partnering for Positive Impact

We also continued our long-standing partnerships with key community organisations, including our 14-year collaborations with Silent Teddies Bakery (“**Silent Teddies**”) and Dialogue Includes All Academy (“**DIAA**”). Through these partnerships, we help create opportunities, foster economic participation and empower communities in need. Alongside these social enterprises, we also worked closely with Pertubuhan Rahoma Darul Fakir Malaysia, Pertiwi Soup Kitchen, Persatuan Kanak-Kanak Istimewa Ampang, Pusat Darah Negara and the National Cancer Society of Malaysia, extending support across a broad network of charitable partners to drive meaningful and sustained community impact.

EMPOWERING PEOPLE AND COMMUNITIES

Key Community Outreach Initiatives**Kenanga Gives Back to Silent Teddies**

We continued our long-standing support for Silent Teddies, a social enterprise under the Community Service Centre for the Deaf that equips hearing-impaired individuals with entrepreneurial and vocational skills. We contributed a solar panel system to help the bakery improve its operational efficiency through the use of renewable energy. Through our Be a Volunteer Programme, Kenanga employees also provided hands-on assistance at the bakery, supporting activities such as packing, labelling and preparing festive hampers to bolster Silent Teddies' operations and community outreach.

**Back-to-School Donation Campaign**

We continued supporting Pertubuhan Rahoma Darul Fakir Malaysia ("Rahoma"), an all-female shelter, by enhancing access to education for girls aged 7 to 17. Our efforts focused on bridging learning gaps and promoting more equal opportunities for student from underserved backgrounds. A core initiative included sponsoring the shelter's school transportation from February to December 2025, ensuring consistent and safe access to school. Additionally, we provided essential school supplies such as uniforms and stationery. We also organised a Back-to-School donation campaign, through which employees contributed school bags, stationery and participated in distribution sessions, reinforcing our shared commitment to supporting the children's educational needs.

**Kenanga Gives Back to the Homeless via Pertiwi Soup Kitchen**

We collaborated with local NGOs to support individuals experiencing homelessness, focusing on nourishment, dignity and overall wellbeing. Partnering with Pertiwi Soup Kitchen, Kenanga employees assisted with the preparation and distribution of meals. We also worked with the Taiwan Buddhist Tzu Chi Foundation Malaysia to provide grooming services during the Ramadan and Hari Raya Aidilfitri period, boosting beneficiaries, confidence through personal grooming.

2025 Blood Donation Drive with Pusat Darah Negara

We supported community health efforts by collecting 75 packs of blood during our annual Blood Donation Drive with Pusat Darah Negara at Kenanga Tower, which could potentially benefit up to 225 patients. This initiative strengthens our commitment to social responsibility and increases awareness of the importance of blood donation among our employees.



EMPOWERING PEOPLE AND COMMUNITIES

Kenanga Gives Back to Persatuan Kanak-Kanak Istimewa Ampang

We supported Persatuan Kanak-Kanak Istimewa Ampang by sponsoring the purchase of a new passenger van, enhancing mobility for differently-abled students. This contribution enabled safer and more reliable transportation for the children to access therapy, learning programmes and essential services.

Relay for Life by National Cancer Society of Malaysia

We contributed to the Relay for Life initiative organised by the National Cancer Society of Malaysia, enabling the organisation to continue offering essential health screening services to cancer patients from lower-income communities. This initiative reflects our commitment to improving access to quality healthcare and supporting community wellbeing.

Qurban Perdana Kenanga Investors Berhad 2025

During Hari Raya Haji, we distributed meat from 30 cows from Colla Cattle Farm in Kuala Selangor to underprivileged families, improving food security for hundreds of beneficiaries while promoting compassion, solidarity and care. This initiative aligns with SDG 1: No Poverty and SDG 2: Zero Hunger, supporting food access during the festive period. The event saw the participation of 413 Kenanga agents and volunteers who collectively dedicated 3,304 volunteering hours.



Ramadhan Iftar Session

We hosted a *Buka Puasa* session with Rahoma, creating a shared meal experience that fostered cultural appreciation and meaningful connection with the children. The gathering encouraged warm interaction and strengthened our relationship with the community.



Kenanga Gives Back to the National Cancer Society of Malaysia

We partnered with the National Cancer Society of Malaysia (“NCSM”) to promote early cancer detection through a Chinese New Year hand-painting activity that transformed employee participation into meaningful community impact. The initiative raised RM10,000 to support NCSM’s ongoing efforts to expand cancer awareness and outreach programmes that encourage preventive healthcare and enhance community wellbeing.



EMPOWERING PEOPLE AND COMMUNITIES

Leading with Empathy Workshop for Kenanga Employees

We continued to support DIAA, a social enterprise that advocates for disability inclusion and empowers individuals through life and vocational skills development. We organised an empathy-building workshop led by ten differently-abled trainers, focusing on strengthening leadership awareness and inclusive workplace practices. Participants took part in activities conducted in complete darkness, guided by visually impaired facilitators, providing firsthand insight into the lived experiences of individuals with visual impairments. The workshop helped deepen understanding, improve communication and teamwork and enhance self-awareness among 47 employees.

Kenanga Gives Back to DIAA

We continued our partnership with DIAA by sponsoring the rental of its GMBB Plaza premises. This support enabled DIAA to sustain employment and training opportunities for its members, including ten differently-abled individuals, while also providing a space to raise public awareness on disability inclusion through immersive experiences.

Sensory in the Dark Experience by DIAA

We hosted DIAA's Sensory in the Dark Experience for 25 children from Rahoma. The immersive session encouraged empathy, broadened perspectives and deepened understanding of the challenges faced by individuals with disabilities, reinforcing inclusive thinking among participants.

Dive Against Debris and Beach Clean-up by Kenanga Investors Berhad

We continued to support the Dive Against Debris and Beach Clean-up initiative at Pulau Perhentian for the third consecutive year. A total of 25 employees took part in sorting the rubbish collected from the beach and nearby marine areas and recording the data in a global database that documents marine debris worldwide. With a total of 282.4 kg of waste collected and recorded, the initiative helped protect our marine ecosystems by contributing to global conservation efforts.

**FUTURE OUTLOOK**

We will continue to invest in initiatives that support communities and contribute to their long-term wellbeing. Our focus remains on programmes that respond to community needs while enabling meaningful and measurable impact.

EMPOWERING PEOPLE AND COMMUNITIES

FINANCIAL INCLUSION 

GRI 3-3, 203-1, 203-2

WHY IT MATTERS

At Kenanga, financial inclusion continues to be an integral part of our ESG framework and our commitment to social equity in finance. We actively work to reduce disparities in financial access, enhance livelihoods and build resilient communities. Through innovative digital solutions, we make banking, investment and wealth management services accessible, affordable and meaningful, particularly for underserved populations. By broadening access to financial services, we empower communities and drive sustainable socio-economic growth and long-term inclusive development.

Our Approach

We adopt a proactive approach to advancing financial literacy, recognising it as a critical enabler of financial inclusion. Through collaborations with non-governmental organisations, government agencies and local communities, we provide accessible financial education aimed at equipping individuals with the knowledge and confidence to engage effectively with the financial system.

Our initiatives also enhance digital literacy, supporting the adoption of digital tools while strengthening trust and awareness of financial solutions. In parallel, we conduct outreach campaigns to promote our digital platforms and communicate their value, addressing both literacy- and trust-related barriers. These efforts form a comprehensive strategy to expand financial inclusion by making financial services more accessible and affordable.

1 Equity Broking

- Facilitates equity trading for clients, providing services such as:
 - Global equity trading
 - Structured warrants
 - Equity structured solutions
 - Securities borrowing and lending
- Enables clients to access multiple markets, diversify their portfolios and capitalise on various trading opportunities.

2 Treasury Service

- Offers a range of treasury products, including:
 - Foreign exchange
 - Currency market instruments
- Enables clients to manage their cash flow and mitigate currency volatility effectively.

3 Listed Derivatives

- Provides access to derivative products listed on exchanges, allowing clients to engage in risk hedging or market speculation.
- Ideal for clients looking to manage hedge risks in dynamic market conditions.

EMPOWERING PEOPLE AND COMMUNITIES

4 Corporate Investment and Islamic Banking

- Offers investment solutions, including:
 - Corporate banking
 - Corporate finance
 - Debt capital markets
 - Equity capital markets
 - Private equity services
- Supports businesses in securing financing, managing financial growth and achieving long-term corporate success.
- Provides Shariah-compliant products for clients seeking Islamic financial solutions and Islamic banking, such as:
 - Islamic financing
 - Islamic treasury products
 - Islamic stockbroking
- Ensures alignment with faith-based investment principles.

5 Asset and Wealth Management

- Offers asset and wealth management services for both individuals and institutional clients, which include:
 - Portfolio management
 - Investment advisory
- Provides a diverse range of investment solutions tailored to different risk appetites and financial goals.
- Leverages our expertise to deliver long-term value and sustainable returns for our clients.

Our Financial Digital Platforms and Solutions

Through our digital platforms and solutions, we aim to provide seamless access to a diverse range of financial services. We continue to leverage digital innovation to address gaps and drive socio-economic growth, supporting financial inclusivity by reducing traditional barriers and empowering more individuals to engage meaningfully with the financial system.

Contributing to Malaysia's Asset Tokenisation Landscape

In August 2025, we released Project Juara: Malaysia's Asset Tokenisation Opportunity ("**Project Juara**"), a white paper co-authored with Saison Capital Pte Ltd, Helicap Labs Pte Ltd and Satori Research Ltd, to map out the future of asset tokenisation in Malaysia. The report presents a whole-of-nation roadmap for building a robust digital asset ecosystem, highlighting the roles of financial institutions, infrastructure providers, regulators and community leaders in making investing more inclusive and transformational for Malaysians. The paper further estimates that the country's tokenised asset market could reach US\$43 billion by 2030, anchored in regulated products, such as unit trusts, bonds and sukuk and aligned with national ambitions to become a digital asset hub.

Advancing Real-World Asset Tokenisation Initiative

In December 2025, we strengthened our role in Malaysia's digital asset ecosystem through our strategic investment in Halogen Capital Sdn Bhd, Malaysia's first licensed digital asset fund manager. With Kenanga participating as the lead investor, Halogen Capital completed a RM13.3 million (USD3.2 million) funding round, alongside the leading global venture capital firm, 500 Global, resulting in our holding a 14.9% strategic equity stake.

Our investment supports Halogen Capital in advancing its Real-World Asset (RWA) tokenisation strategy, including unit trust funds, bonds, sukuk, private credit and real estate, leveraging blockchain technology to expand access to investment opportunities that were previously limited to institutional and high-net-worth investors. Through this initiative, we are advancing regulated digital asset innovation, broadening investment accessibility and strengthening Malaysia's digital finance ecosystem.

EMPOWERING PEOPLE AND COMMUNITIES

Promoting Financial Literacy and Empowering Investors Through Knowledge

Guided by our commitment to empowering individuals to make informed investment decisions, navigate complex financial systems and plan effectively for their future, we actively organised and participated in a wide range of financial literacy and investor education initiatives throughout 2025. These included published articles, webinars, virtual roadshows, exhibitions and engagement across social media platforms.

In total, we reached more than 5,000 participants through over 100 digital and physical engagements nationwide. These initiatives aimed to strengthen investor confidence, promote long-term investing discipline and deepen understanding of evolving market trends, including sustainability, digital assets and risk management.

The key activities undertaken during the reporting period are as follows:

	Engagement Platforms	Number of Sessions	Number of Participants
Stockbroking	Webinar, Workshops, Exhibitions	86	5,293
Structured Warrants	Article, Exhibitions	22	130
Asset and Wealth Management	Webinar, Roadshow, Exhibition	68	-
Futures Broking	Webinar, Seminar, Exhibitions	5	184

Stock Chat by Kenanga with Adrian Ng	51 sessions
Thought Leadership/ Media Features	13 articles

<ul style="list-style-type: none"> • Shaping a Smart & Sustainable Future: Impact Investing • Wakaf Pencetus Perubahan Untuk Ekonomi Malaysia • Reverse Annuity Solution for Seniors with Catastrophic Illnesses • The Next Frontier of Real Assets Investing • KALSIS Widening Home Equity Health Financing Scheme Beyond Cancer • From Risk to Reward: The Critical Role of Quantitative Risk Management 	<ul style="list-style-type: none"> • Malaysia's Asset Management Industry Seen Shaped by AI • Crafting an Enduring Impact with Kenanga Investors • In SEA, Retail Demand for Sustainable Investment Products Still Low • ASEAN's Q3 Investment Playbook • Riding the Tokenisation Wave • Building a Sustainable Future with Kenanga Investors • What's Ahead for Financial Planning? (4EJournazine)
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EDM Market Insight (EDM)	12 sessions
Monthly Market Outlook Briefing by Fund Managers	12 sessions

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LinkedIn/ Other	9 articles
<ul style="list-style-type: none"> • The Latte Factors • What's Your ROI • Success in Long-term Investment • Long-Term Investing: The Career Climber's Secret Advantage • Long-Term Investing: Giving the Gift of Investing • Get Ahead of Your Retirement Goals • Busy Building Your Career? Let DCA Build Your Wealth • KDI Invest Delivered 15.6% Returns + DCA 	
Sector Outlook Webinars (Construction, Plantation, Oil & Gas, Banking, Solar, Technology, Telecommunication)	7 sessions
Specialised/ Thematic Webinars (Chart Nexus Webinar, Winners on the SGX, A Comprehensive Guide to CME Agri Commodities Futures, Next Gen Trading: Harnessing Micro Bitcoin & Ether Futures)	6 sessions
Malaysia Market Outlook (1Q, 2Q, 3Q, 4Q)	4 sessions
Physical Engagements	
<ul style="list-style-type: none"> • 15 roadshows (UT & PRS Roadshow – UTC Melaka, Mahkota Parade, LHDN Melaka & MITC, UOA Business Park, Telekom Malaysia Kota Kinabalu, KIP Mall Melaka, LHDN Kota Kinabalu, UCSI Hotel Kuching, UTC Sabah, Media Prima Bangsar, TNB Kota Bharu) (Retail Corporate Day – Your Gateway to High-Growth Opportunities, Discovering Potential in Local Leaders) (Sabah Investor Day: Pathway to IPO & Prosperity with Kenanga) • 3 exhibitions (InvestFair 2025 @ Mid Valley, SC Bersama Invest Smart Kuantan, Invest Smart Fest 2025 “Bijak Labur Hidup Makmur”) • 3 brand and community engagement events (Multimedia University Accounting Fest, Quest International University Industry Day, 16th Feng Chia Cup National High School Calligraphy Competition) • 2 seminars (Q3 2025 US Equity and Markets Outlook, Harnessing Algorithms for Effective Futures Trading) • 2 investor outreach/ exhibitions (Asia Pacific University of Technology & Innovation (APU) Fintech Day, Maxis Event) • 1 workshop (InvestSG Workshop @ Johor Bahru) • 1 booth (FSMOne What & Where to Invest 2025) • 1 listing ceremony (NagaWarrants First-Ever HSCEI & HSTECH Structured Warrants) 	

Industry Conferences/ High-Level Forums	16 sessions
<ul style="list-style-type: none"> • National Climate Governance Summit 2025 • MALTIAA Annual National Convention 2025 • Eq8 Waqf Special Insight Session • 12th MFPC International Shariah Wealth Management & Financial Planning Conference 2025 • AFA 14th Annual Conference & Award Recognition 2025 • FPAM Annual Signature Financial Planning Symposium 2025 • Single Family Office Summit Malaysia • 13th Asia Asset Management Malaysia Roundtable 2025 • PhillipCapital 15th Investment Conference 2025 • ASEAN Corporate Governance Conference & Awards • IERP Global Conference 2025 Enterprise Risk Management • 38th International Investment Funds Association Conference • FIMMAC 2025 – Navigate the Future • IFN Investor Asia Forum 2025 • Luno Institutional Digital Asset Conference 2025 	
Professional Training (Kenanga Trustees Training, Kenanga Trust Series Product Pre-launch Briefing, Wills & Trust Refresher – Affluent Group, UTC & PRSC Career Path Training)	4 sessions

FUTURE OUTLOOK



We aim to advance financial inclusion by expanding accessible, affordable and secure financial solutions for underserved groups. Our focus is on strengthening financial capability, improving access to digital financial services and supporting initiatives that enhance livelihoods, resilience and long-term economic participation, ensuring equitable opportunities for all communities we serve.