



Sustainability Report Annexure

for the year ended 30 June 2025



Contributing to the United Nations Sustainable Development Goals (UN SDGs) through our headline ESG targets

We aim to make people healthier and reduce the cost of healthcare globally by engaging people in their wellbeing and preventive care. To do this, we need to set clear, measurable standards and create a global movement. With our technology and scale, we are in a unique position to lead global change. Following a rigorous research process, we established and verified key metrics that align with the SDGs and enable synchronicity globally. In addition, we amplify the impact of our Integrated Sustainability Framework by incorporating our nine priority SDGs and our ESG targets in our metrics.

Environmental



- Science-based target aligned with 1.5 °C: 31.2% cumulative reduction in Scope 1 and 2 emissions against 2019 baseline by FY2025

- Carbon-neutral operations by 2027

- Net-zero by 2050

- Achieved zero waste to landfill in all our key South African operations

Social



- 1 billion healthy activities per annum by 2030

- Achieved 44% gender diversity in senior leadership in FY2025

- Achieved 40% racial diversity in senior leadership in FY2025

Governance



- 25% female Directors by 2023
- and 30% by 2025

- 35% black Directors by 2023
- and 40% by 2030

- Top quartile global ESG ratings

We continue to contribute meaningfully to the SDGs. We set out our contributions to our priority SDGs at the end of this document. Where our contributions take the form of progress against our ESG targets and metrics, these are denoted with

- Achieved** **On track**
- Not met**

Remuneration alignment

- We have embedded our ESG targets into our remuneration to ensure alignment

Detailed contributions to the UN SDGs



Ensure healthy lives and promote well-being for all at all ages

TARGETS: 3.4, 3.6, 3.8, 3.B, 3.C, 3.D

>640 million healthy activities

>48.8 million lives impacted

R19.4 billion shared-value dividend

>5 million life years saved

42 global markets with Vitality

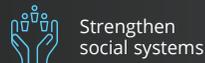
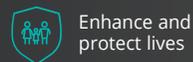
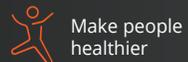
R19.4 billion responsible product premium

1.7 million health screenings

2.2 million adult members engaged in Personal Health Pathways

R137 million Personal Health Funds accumulated by members by completing Next-best Actions

RELATED SUSTAINABILITY DIFFERENTIATORS



Achieve gender equality and empower all women and girls

TARGET: 5.5

54% gender diversity at Board level as at 1 September 2025

44% gender diversity at senior leadership level

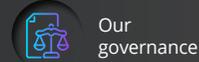
Promoting gender transformation in the health workforce with **65%** of grants awarded to female beneficiaries in the year, amounting to **R6.4 million**

58% gender diversity across our operations

0% gender pay gap by same role size (SA)

66% female appointments to **£60 000+** roles (*July 2024 to June 2025*)

RELATED SUSTAINABILITY DIFFERENTIATOR AND GOOD BUSINESS ENABLERS



Ensure access to affordable, reliable, sustainable and modern energy for all

TARGETS: 7.2, 7A, 7B

Launched our Discovery Green renewable energy wheeling solution

Discovery Green partnered with Sasol to make renewable energy accessible to the currently underserved SMME market

Discovery Bank partnered with Rubicon to offer simplified, financed solar energy solutions

RELATED SUSTAINABILITY DIFFERENTIATOR



Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all

TARGETS: 8.2, 8.5

3 295 medical students supported with student loan funding

460 healthcare workers trained for rural and underserved areas

R14 million invested by Discovery Foundation in research and training grants to some of South Africa's top doctors, researchers and future healthcare leaders

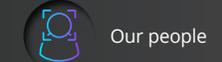
>R331 million invested by Discovery Foundation, since inception, to support academic medicine through research, development and training

R179 million disbursed for enterprise and supplier development

Learning and development spend of **R622 million** for the year

R39 million invested into skills development for the unemployed

RELATED SUSTAINABILITY DIFFERENTIATOR AND GOOD BUSINESS ENABLER





Build resilient infrastructure, promote sustainable industrialisation and foster innovation

TARGETS: 9.2, 9.3

>**R71.7 million** ESG research spend

Driving a sustainable healthcare industry through **R731 million** in fraud recoveries

Addressing the racial bias in the South African healthcare system with **99%** of grants awarded to B-BBEE beneficiaries in the year, amounting to **R9.76 million**

KeyCare (**328 265** clients) and Flexicare (**119 304** retail members) facilitate expanding healthcare to low-income markets

RELATED SUSTAINABILITY DIFFERENTIATORS AND GOOD BUSINESS ENABLER

Strengthen social systems Make people healthier

Our model and capabilities



Reduce inequality within and among countries

TARGETS: 10.1, 10.2, 10.3, 10.4

Investing **R117 million** in social initiatives during the year through corporate social investment, community upliftment initiatives and skills development for the unemployed

Increasing our minimum pay threshold to **R200 000** per annum

Investing over **R192 million** to date towards small, medium and micro-enterprises (in our supply chain and in broader South Africa) by providing grants and loans to grow their businesses

Contributing to consumer education, financial literacy and encouraging healthy financial behaviour, across our client-base and in broader society

Through the Discovery Foundation and Discovery Fund, ensuring vulnerable populations have access to essential services and support

Eliminating discrimination through education, awareness campaigns and policies that protect against discrimination and promote diversity and inclusion, internally and through our B-BBEE procurement eligibility criteria

Maintaining B-BBEE level 1

RELATED SUSTAINABILITY DIFFERENTIATORS AND GOOD BUSINESS ENABLERS

Strengthen social systems Enhance and protect lives

Our people Our model and capabilities



Make cities and human settlements inclusive, safe, resilient and sustainable

TARGET: 11.2

Road fatality rate of **9.44** per 100 000 lives compared with South African rate of **19.4** per 100 000 lives

22 300 learners serviced by the Safe Travel to School programme

>**295 000** potholes filled since inception through Pothole Patrol

RELATED SUSTAINABILITY DIFFERENTIATORS

Strengthen social systems Enhance and protect lives



Take urgent action to combat climate change and its impacts

TARGETS: 13.2, 13.3

31.2% cumulative reduction in Scope 1 and 2 emissions against the 2019 baseline

Renewably generating **4.7%** of total energy through rooftop solar at our 1 Discovery Place and our Qgeberha offices

Recycling **91%** of the Group's waste, with **6%** going to landfill

RELATED SUSTAINABILITY DIFFERENTIATOR

Restore the environment



Enhance the global partnership for sustainable development

TARGET: 17.16

Continuing to partner with various organisations to be a force for good, including:

- Governments in our markets
- Regulatory bodies
- NGOs

Leveraging strategic partnerships to develop affordable, digital healthcare models in developing countries

Partnering with various non-profit organisations to deliver quality healthcare in rural areas

RELATED SUSTAINABILITY DIFFERENTIATORS AND GOOD BUSINESS ENABLER

Strengthen social systems Restore the environment

Our model and capabilities

Discovery Limited | +27 11 529 2888 | askthecfo@discovery.co.za | www.discovery.co.za

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