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DISCOVERY GROUP

Sustainability Report Annexure

for the year ended 30 June 2026



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-aligned target: 34.1% cumulative reduction in Scope 1 and 2 emissions against 2019 baseline by FY2026
- Carbon-neutral operations by 2027
- Net-zero emissions by 2050
- Achieved zero waste-to-landfill in all our key South African offices

Governance



- 25% female Directors by 2023
- and 30% by 2030
- 35% black Directors by 2023
- and 40% by 2030
- Top quartile global ESG ratings

Social



- 1 billion healthy activities per annum by 2030
- Achieved 44% gender diversity at senior leadership level in FY2026
- Achieved 43% racial diversity at senior leadership level in FY2026

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

- 725 million healthy activities
- 54 million lives impacted
- R17.2 billion shared-value dividend
- 5.2 million life years saved
- 36 global markets with Vitality
- R20 billion responsible product premium

- 4.6 million health screenings and vaccinations
- 2.1 million adult DHMS members with customised healthcare journeys created through PHP
- R1.03 billion Personal Health Funds accumulated by members by completing next best actions
- Incentivised better behaviours by returning R17.2 billion to our clients through premium reductions, cashbacks and other benefits (close to the Group's profit from operations of R17.75 billion)

Related sustainability differentiators and good business enablers

- Make people healthier
- Enhance and protect lives
- Strengthen social systems

SR Read more in the Make people healthier section from page 23 of our Sustainability Report, the Enhance and protect lives section from page 41 and the Strengthen social systems section from page 55.



Achieve gender equality and empower all women and girls

TARGET: 5.5

- 50% gender diversity at Board level as at 1 October 2026
- 44% gender diversity at senior leadership level
- Promoting gender transformation in the health workforce with 81% of grants awarded to female beneficiaries in the year, amounting to R6.4 million
- 59% gender diversity across the Group

- 0% gender pay gap by same role size (SA)
- Vitality UK accredited a Living Wage Employer by the Living Wage Foundation
- Achieved gender parity in senior management roles in Vitality UK, reflecting our sustained focus on supporting and enabling women's development and progression

Related sustainability differentiators and good business enablers

- Strengthen social systems
- Our people

SR Read more in the Supporting gender diversity section from page 84 of our Sustainability Report.



7
AFFORDABLE AND
CLEAN ENERGY

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

TARGETS: 7.2, 7A, 7B

Discovery Green continued to expand access to wheeled renewable energy during the year through long-term power purchase and offtake agreements with a range of commercial and institutional clients

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

SR

Read more on Discovery Green on page 67 of our Sustainability Report.



Restore the environment

Related sustainability differentiators and good business enablers



8
DECENT WORK AND
ECONOMIC GROWTH

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

TARGETS: 8.2, 8.5

663 healthcare workers trained for rural and underserved areas

R16 million invested by Discovery Foundation in research and training grants to some of South Africa's top doctors, researchers and future healthcare leaders

R340 million invested by Discovery Foundation, since inception, to support academic medicine through research, development and training

SR

Read more in the Strengthen social systems section from page 55 and the Our people section from page 77 of our Sustainability Report.



Strengthen social systems



Our people

Related sustainability differentiators and good business enablers

R163 million disbursed for enterprise and supplier development

Learning and development spend of R296 million for the year

R43 million invested into skills development for the unemployed



9
INDUSTRY INNOVATION
AND INFRASTRUCTURE

Build resilient infrastructure, promote sustainable industrialisation and foster innovation

TARGETS: 9.2, 9.3

>R93.9 million ESG research spend

Driving a sustainable healthcare industry through >R791 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 (295 381 clients) and Flexicare (135 647 retail members) facilitate expanding healthcare to low-income markets

Since 2011, Discovery Insure has introduced over 50 unique insurance innovations in the South African short-term insurance industry

SR

Read more in the Our model section from page 106 of our Sustainability Report and the Strengthen social systems section from page 55.



Make people healthier



Strengthen social systems



Our model and capabilities

Related sustainability differentiators and good business enablers



10
REDUCED
INEQUALITIES

Reduce inequality within and among countries

TARGETS: 10.1, 10.2, 10.3, 10.4

Investing R125 million in social initiatives during the year through corporate social investment, community upliftment initiatives and skills development for the unemployed

Remuneration Committee approved increasing Discovery's minimum annual wage for permanent employees to R220 000 for the Group's South African business – except for Discovery Bank, which was increased to R260 000

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

SR

Read more in the Our people section from page 77 of our Sustainability Report, the Strengthen social systems section from page 55 and the Enhance and protect lives section from page 41.



Enhance and protect lives



Strengthen social systems



Our people



Our model and capabilities

Related sustainability differentiators and good business enablers

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

R25 million through the Discovery Fund in support of service delivery in rural and underserved communities



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

TARGET: 11.2

Road fatality rate of **9.13** per 100 000 lives compared with South African rate of **19.4** per 100 000 lives

26 000 learners serviced by the Safe Travel to School programme

344 000 potholes filled since inception through Pothole Patrol

Through the Alexandra Water Warriors initiative, rehabilitated approximately **2.5 km** of the Jukskei River, established **440** indigenous trees and plants, and removed between **3.5** and **40** tonnes of waste each month.

Delivered a decade of zero road fatalities in the Western Cape through Discovery Safe Journeys to School

Related sustainability differentiators and good business enablers



Enhance and protect lives



Strengthen social systems

SR Read more in the Strengthen social systems section from page 55 of our Sustainability Report.



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

Discovery Insure joined a landmark United Nations commitment to safer roads, strengthening its position as a global leader in road safety innovation

Launched Vitality AI in partnership with Google

Related sustainability differentiators and good business enablers



Strengthen social systems



Restore the environment



Our model and capabilities

SR Read more in the Restore the environment section from page 64 of our Sustainability Report.



Take urgent action to combat climate change and its impacts

TARGETS: 13.2, 13.3

34.1% cumulative reduction in Scope 1 and 2 emissions against the 2019 baseline

Renewably generating **4.8%** of total energy through rooftop solar

Recycling **88%** of the Group's waste, with **10%** going to landfill

Related sustainability differentiators and good business enablers



Restore the environment

SR Read more in the Restore the environment section from page 64 of our Sustainability Report.



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