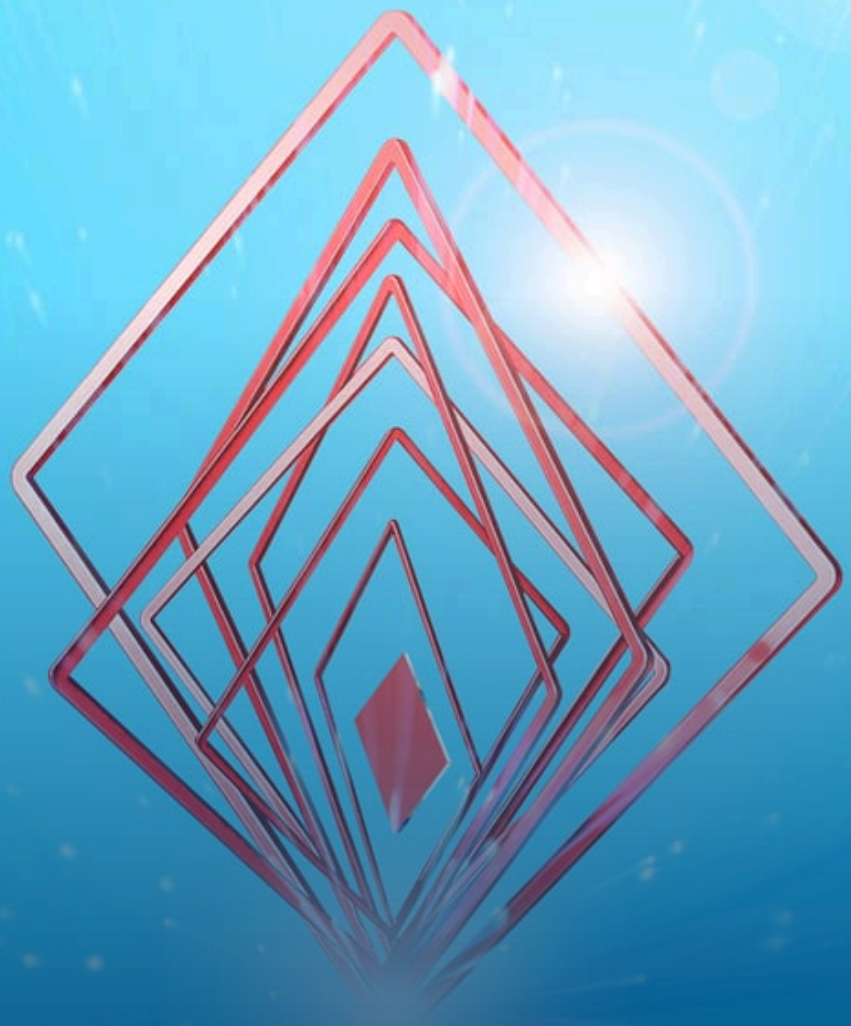


REPORT EXTRACT

Message From Our Chairman

RHB Banking Group · Powering Progress

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"RHB's strength lies in our ability to adapt and innovate, ensuring we stay future-ready while driving progress, trust, and lasting value for all."

Tan Sri Ahmad Badri Mohd Zahir

Chairman | RHB Banking Group

Dear Stakeholders,

As we reflect on 2025, we see a year of progress—one defined by both challenges and opportunities that tested our resilience and reinforced our values. The world continues to evolve at an accelerated pace, with economic uncertainty and global shifts, as well as an urgent call for sustainability that is reshaping the industries. Yet, in times of change, our foundation remains unwavering—steadfast in our purpose, driven by adaptability, collaboration, and a commitment to long-term value creation.

For more than 100 years, RHB has stood as a pillar of trust and stability, navigating shifting landscapes while staying true to our purpose. Our journey has always been about more than just financial performance. It is about the relationships we foster, the communities we empower, and the impact we create.

In 2024, we carried this legacy forward—demonstrating our ability to innovate, strengthen partnerships, and embrace sustainability as a key enabler of growth.

Expanded our total assets by **6.5%** YoY to **RM350 billion.**

Achieved a Common Equity Tier-1 ("CET-1") ratio of **16.4%**

Total capital ratio of **19.0%**

Strength in Uncertainty, Opportunity in Change

The past year unfolded against a backdrop of global financial turbulence, shifting monetary policies, and geopolitical complexities. Markets remained unpredictable, yet resilience emerged as a defining theme—major

economies, including the US, China, and ASEAN, stayed on course, meeting growth expectations despite volatility. Closer to home, Malaysia's economy posted robust growth of 5.1% in 2025 amid uncertainties from the external front, spurred by healthy domestic demand. Meanwhile, inflation remained manageable at 1.8% for 2025.

For RHB, these fluctuations were not roadblocks but catalysts for strategic refinement and financial fortification. Our financial strengths were reflected through strong total income growth, prudent capital management, and strategic investments.

Governance That Inspires Trust

In an era where change is the only certainty, strong governance is essential for long-term resilience. Our governance framework has been further strengthened this year, with enhanced oversight mechanisms that kept risk exposure within acceptable thresholds. Rigorous stress tests and updated risk mitigation frameworks have reinforced our resilience against global economic uncertainties.

To reinforce ethical leadership, the Board approved the Group Conflict of Interest Policy and its accompanying framework, providing clear guidance to directors, senior management, and employees.