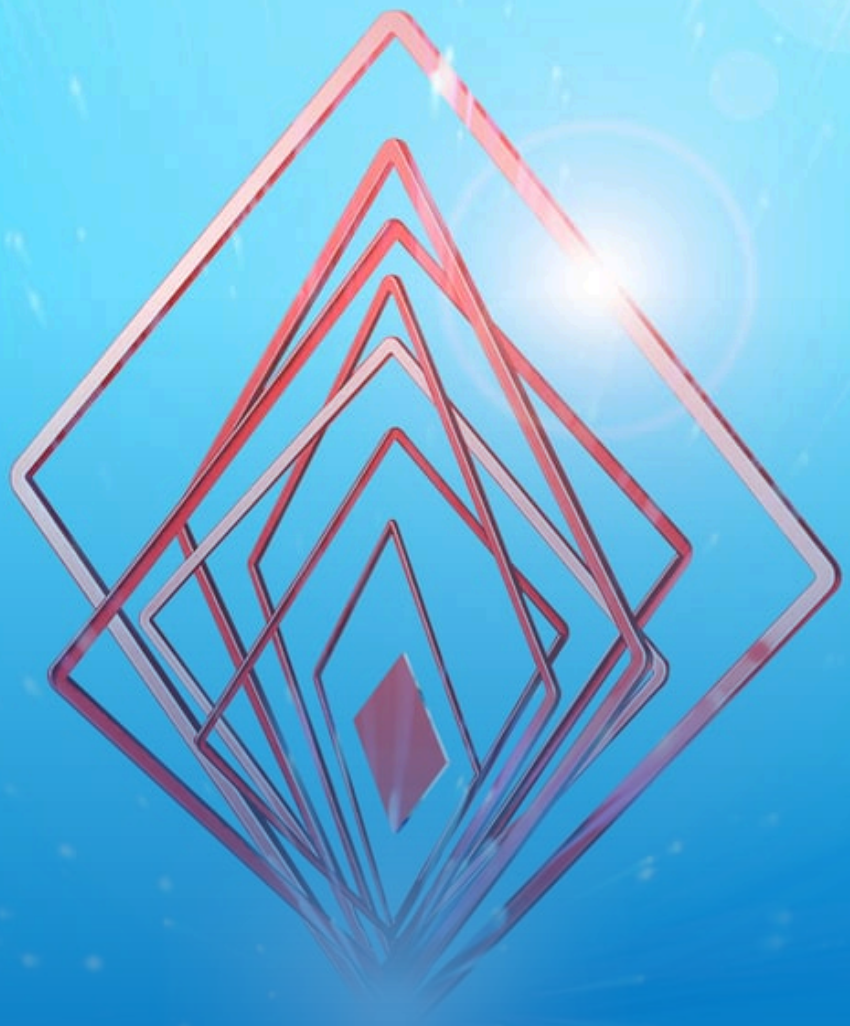


REPORT EXTRACT

Attractive Investment Proposition

RHB Banking Group · Powering Progress

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Attractive Investment Proposition

Financial Highlights

Total Income
RM8.6 billion
2024: RM7.8 billion

Total Assets
RM350 billion
2024: RM329 billion

Net Profit
RM3.1 billion
2024: RM2.8 billion

Gross Loans
RM238 billion
2023: RM222 billion

Return on Equity
10.04%
2024: 9.5%

Deposits from Customers
RM250 billion
2024: RM245 billion

Cost-to-income Ratio
46.7%
2024: 47.5%

Shareholders' Equity
RM32 billion
2024: RM31 billion

Gross Impaired Loans Ratio
1.47%
2024: 1.74%

Basic Earnings per Share
72.02 sen
2024: 65.69 sen

Casa Ratio
27.6%
2024: 27.9%

Total Capital Ratio
19.0%
2024: 19.4%

Business Highlights

Launched
RM1 billion
Sustainable Trade Finance Programme/-i ("STFP/-i")

Online banking customers increased to
>2.9 million
(2023: >2.4 million)

Digital Channel Transactions:
92.2%
in operational GHG emissions compared to 2016 baseline

Delivered
65
features across six bi-monthly updates on RHB Online and Mobile Banking

Originated over
RM3.1 billion
in sustainable capital market deals under Group Investment Banking

Rolled out
97,509
ESG-related insurance policies

Launched
5
new Islamic Wealth-related products

Ranked
#1
in Trustee Services for Bond Issuance for two years in a row

Sustainability Highlights

Sustainable and Responsible Finance

RM41.2 billion

cumulatively mobilised in sustainable financial services

+24

Net Promoter Score ("NPS"), ranked 2nd in Malaysia

Committed to Achieving Net Zero by 2050

45.5% reduction

in operational GHG emissions compared to 2016 baseline

Over 6% reduction

in financed emissions[1] compared to 2022 baseline

Embedding Good Practices

35.3%

women's representation in top and senior management positions^

>13,700

employees participated in sustainability-related capability-building programmes

Enriching and Empowering Communities

787,500

students have benefitted from the MySISWA programme, on a cumulative basis

>1,000 SMEs

have cumulatively benefitted from the RHB #JomSapot BeliLokal 2.0 programme